

No 33.

5 Cents.

FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

PLAYING TO WIN; OR, THE FOXIEST BOY IN WALL STREET.

By A SELF-MADE MAN.



"Sign!" demanded Jepson, holding the penholder toward the boy. "Sign, or—" He got no further, for at that moment a key rattled in the lock, the door was suddenly slammed open, and Dick Bell, followed by two policemen, entered the room.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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OR,

THE FOXIEST BOY IN WALL STREET.

By A SELF-MADE MAN.

CHAPTER I.

WHICH INTRODUCES THE HERO.

"Mother," cried Arthur Forbes, a bright, curly-headed boy of fourteen, dashing into a poorly furnished room where Mrs. Forbes sat sewing beside a window overlooking a forest of tenement roofs in the lower East Side of New York City, "I've got a situation at last!"

"Have you, Arthur!" exclaimed the sad-faced, patient-looking little woman, whose age might have been thirty-five. "Have you really got work?"

"Yes, mother, I have."

"Heaven be thanked!" she responded, gratefully, tears starting to her eyes, still beautiful in their expressive mournfulness.

"You'll never guess where it is, mother. It's a fine position," said Arthur, his eyes sparkling with satisfaction.

"You'll have to tell me about it," said Mrs. Forbes, looking fondly at her only child, whom she almost worshipped, for he reminded her constantly of the husband and father whom death had robbed them both of.

"It's in Wall Street, mother, what do you think of that?" cried Arthur, proudly.

"Is it possible!" in surprise.

"A stock broker's office. I'm to be the messenger, and I begin to-morrow morning."

"Why, how did you manage to get such a nice situation?"

"Well, you know Dick Bell?"

"Yes."

"He's been working for Denby, Coke & Co., stock brokers, for some time. He heard about this vacancy, and put me on to it this morning. I went there at once, applied for the position and got it. But I came awful near missing it. Mr. Jepson had an applicant ahead of me."

"Who?" asked Mrs. Forbes, with a startled look.

"Mr. Jepson. He's my new boss."

"Andrew Jepson?" breathed the little woman, laying one hand on her heart, while her face went white.

"Why, yes; I believe Andrew is his first name. How did you come to guess it?"

Mrs. Forbes made no reply, but sat staring almost vacantly at her son.

"Why, mother, how funny you look. What's the matter? Are you ill?" in a tone of great concern, going up and putting his arms lovingly about her neck.

"No, no; but don't mind me," she answered, with a deep-drawn sigh.

"But something is the matter with you, dear," he insisted, kissing her on the cheek.

"How did it happen that Mr. Jepson gave you the preference over the other boy who had applied for the situation, too?"

"That's the funny part of it. The boy wasn't there, but Mr. Jepson had a letter from a friend of his, recommending the boy."

"And yet you got the position?"

"That's what I did."

"I don't understand it," said the little woman, with a cloud on her face.

"Nor I, mother, for he really did turn me down with very few words at first."

"At first?"

"Yes. He told me that he already had an applicant who had been recommended for the position. I was getting up to leave, very much disappointed, when he suddenly asked me if my name was Forbes. He must have seen my name inside of my hat, for I remember I held it on my knee in such a way that he could easily have seen my name if he had looked that way."

"Well?" said his mother, breathlessly.

"Of course, I answered 'yes.' Then he asked father's name. I told him 'George Forbes.' He looked at me in a strange way and then inquired if he was dead. I said 'yes.' He next asked me father's business. I said he had been cashier of a firm in Exchange Place. 'Cohen, Finkelbaum & Newburger?' he asked. I said I did not remember the name of the firm, as I was very small when my father died. He then wanted to know if my mother was living, and I told him that she was. 'Where do you live?' he asked, and I gave him our address, which he wrote down. Then he looked at me in a friendly way, said I should have the position of messenger in his office, and told me to report to Mr. Blake, the cashier, to-morrow morning at nine o'clock. Wasn't it wonderful how I got the job after all? Mr. Jepson must have known father, and for that reason gave me the preference. It was a lucky thing my name was in my hat, don't you think so, mother?"

But Mrs. Forbes didn't appear to have heard his question.

She was thinking, and her thoughts were not altogether pleasant ones.

"Did father work for Cohen, Finkelbaum & Newburger?"

"Yes, Arthur," with a catch of her breath.

"Did you ever hear father speak of Mr. Jepson?"

"Your father knew Mr. Jepson."

"Then it's all right. That surely accounts for my getting the position."

Mrs. Forbes took up her work again, but her fingers trembled, her eyes were moist, and it was clear, even to her son, that she was much agitated.

"Mother, what's come over you? I thought you'd be tickled to death when I told you about my good fortune. Instead of which it seems almost as if the news hurt you. What is the trouble?"

"Nothing that you need worry about, dear," she replied,

noting his look of disappointment, and drawing his head down and kissing him tenderly.

"But it does worry me, mother, to see you look unhappy."

"I was thinking about your father, that's all. Mr. Jepson's name called up recollections of the past that are painful to me."

"Well, just think how much better off you're going to be after this with five dollars—that's what I'm going to get—coming in every week. You won't need to work nights now over that poorly paid stuff. We'll be able to pay up the landlord what we owe him, and buy many things that you need badly. I tell you, mother, I begin to feel like a man. I'm going to take care of you after this, see if I don't."

"You're a dear, good boy, Arthur. I don't know what I should do without you."

"Of course you don't," answered the boy, gaily. "This is my lucky day. I've not only got a position, and a good one at that, but I found this."

He held up a dirty ten-dollar bill.

"Why, where did you find that?" she asked, in surprise.

"I saw it lying in the gutter on Broadway and I picked it up."

"It will come in very handy," she said, with a smile.

"Well, I should remark. We ought to get something substantial for dinner to-night, don't you think? We've been living on anticipations long enough."

"You might get a small round-steak from the butcher's, and some groceries that we are in need of."

"Sure I will. Let me have a list of what you want."

The list was made out, and then Arthur Forbes put on his hat and left the little three-room flat on the top floor of a crowded tenement building where he and his mother had been living from hand to mouth for several months.

Things were much different with them when Mr. Forbes was alive, for he had been a bright man and drew a good salary from the firm which employed him.

But that was all of seven years ago, and Arthur had only an indistinct recollection of the good times he had in those days.

He remembered that some great trouble had come upon them like a bolt out of a clear sky; that his father was unaccountably missing; that finally he was told that his father was dead, and then his mother took him away from their pleasant surroundings to a poor locality, where they had less to eat and no nice things to wear any more.

After that they moved about from place to place, each time to a shabbier locality.

He had attended different public schools, and bright and studious as he was this changing around had kept him back, so that he did not graduate until a few months before this story opens.

He was a boy who readily made friends, and was very popular among his associates, but as his mother had inculcated in him very distinct ideas of right and wrong, he avoided companions whose loose morals might have led him astray.

He had only one close friend, and that was Dick Bell, the son of a mechanic, who lived in the next tenement.

Dick finished his schooling a year before Arthur was done with the public school, and then was so fortunate as to get a job as office boy and messenger in a Wall Street office.

Arthur rather envied his friend his good luck, as he never expected to get so good a place himself, though Dick constantly assured him that he would let him know of the first chance he got wind of.

As we have seen, it was through Dick that Arthur got the tip that Mr. Jepson needed a messenger, and now that he had secured the coveted situation our hero was as happy as a fly around the bung hole of a molasses barrel.

CHAPTER II.

TREATS OF THE VISITOR WHO CALLED ON MRS. FORBES.

Arthur went to work for Mr. Jepson next morning, and he found his duties pleasant and congenial.

Denby, Coke & Co. had offices on the floor directly underneath, consequently he saw much more of Dick Bell than ever.

They went to business and to lunch together, and returned home together soon after three o'clock.

"How do you like it as far as you've got, Art?" asked Dick, the second morning after his chum had secured employment.

"Fine!" exclaimed Arthur, enthusiastically.

"Jepson keeps you on the go, doesn't he?"

"Oh, yes. I had a lot of messages to carry around to other brokers' offices yesterday, but I rather like the exercise."

"You'll find it wearing on shoe leather, and shoes are high these days."

"I shan't worry about that. I don't remember ever hearing you kick on the subject."

"What's the use of kicking? When it's up to you to hustle you've got to do it, or chuck up the job."

"Why, messengers aren't the only ones who hustle in Wall Street—everybody seems to be on a constant move. Look at the way the brokers themselves fly around. Every time you see one on the street you'd think he was trying to catch a train."

"That's right," nodded Dick, with a grin.

"And my, what a lot of money there's down here!"

"Sure there is—loads of it."

"It's nice to have plenty of money," said Arthur, wistfully, thinking of his mother, who was obliged to sew all day for a mere pittance. "Just look there, will you?" pointing to a money broker's window, where a clerk had just finished laying out for the day a display of foreign gold and silver coins, bills and other evidences of wealth in great profusion. "Doesn't that make your eyes water?"

"I wouldn't mind owning some of that stuff myself,"

said Dick, as the two paused to feast their eyes on the fascinating sight. "Look at that little Japanese tray of English sovereigns, every one of them worth \$4.84. Bet you a nickel you can't guess how much is there."

"I couldn't guess, and it wouldn't do me any good if I could. Look at that bowl of German coin—20-mark pieces. I'd be satisfied with the value of those in American money."

"I'd rather have a handful of those £5 Bank of England notes. There must be \$600 worth there."

"Come on. We might look all day and not be a cent richer."

"Well, some day I hope we'll have as much or more money than we saw in that window," said Dick. "I mean to be a broker one of these days, don't you?"

"I haven't thought about such a thing yet. There's lots of time before us yet, Dick. We're only fourteen."

They presently reached the office building where they were employed, and separated till they should meet again at noon.

Arthur had been ten days at Jepson's, where his polite manner and activity gave perfect satisfaction, when Mrs. Forbes had a visitor.

It was about two in the afternoon that a knock came at the door, and thinking it might be the landlord, looking after his arrears, she put down her work and hastily went to the door and opened it.

A well-dressed, prosperous-looking gentleman, who had been brought to the neighborhood in a cab, stood outside.

"You don't seem to remember me, Mrs. Forbes," he remarked, with what he meant to be a cheerful smile, at the same time holding out his gloved hand and walking into the room.

The hallway was dark, in spite of the fact that it was at the top of the house, and the little widow did not recognize her visitor until the light from the window rested on his face, then she started back, with a little cry.

"Mr. Jepson!"

"Exactly, my dear Mrs. Forbes," replied the well-groomed gentleman. "Aren't you going to shake hands? We are old friends, I think, and it must be all of seven years since we lost sight of each other."

She timidly extended her hand and he took it and held it.

"I am sorry to find you in such straightened circumstances, Jessie. I may call you that, mayn't I? I had that right once before George Forbes won you away from me."

"Mr. Jepson," said Mrs. Forbes, faintly, "I beg you will not bring up the past. You went out of my life when—when——"

"Yes, I know; when the man who became your husband stepped upon the scene."

A steely flash came into his eyes, but it vanished in a moment.

"Not so, sir," replied the little widow, with a flash of spirit, that Mr. Jepson had always admired in her; "but when you were obliged to leave town after deceiving your employer. By that act you forfeited my respect and——"

"Love, I suppose. You were too hasty in your judgment. You did not use me fair. But never mind—the

past is over and done with. You married George Forbes, moved to this city, where I had by that time already established myself in business, and I suppose you were happy until your husband was caught——”

“Stop, Mr. Jepson!” cried the little woman, indignantly. “My husband was not guilty of the crime charged to him, and for which he was wrongfully sent to prison.”

“Well, well, we won’t argue the point, Mrs. Forbes,” replied her visitor, soothingly. “You were his wife, and it is natural you should defend his memory. It is quite right you should. I am not in a position to judge him with the same leniency. I can only go by the evidence brought out at the trial, which pointed overwhelmingly against him. A jury of twelve unbiased citizens brought in a verdict of guilty, and your husband was sent to Sing Sing for fifteen years. He was drowned in the river while making a fruitless effort to escape with another convict. It is a painful subject, of course, to you, so let us dismiss it, and talk about something pleasanter.”

Mr. Jepson rubbed his sleek hands one over the other, as though washing them with invisible soap and water, coughed slightly and regarded the little widow with a benevolent eye.

Mrs. Forbes, however, was very much agitated.

The rehearsal of the darkest page in her life had visibly upset her.

And then the disquieting thought passed through her mind—to what was she indebted to this visit from one whom she had discarded as a suitor many years ago for conduct unbecoming an honest and upright man?

“As I said before,” continued the stock broker, seeing she remained silent, “I regret to find you in such poor surroundings—surroundings but ill adapted to one of gentle birth like yourself. It must be a sad trial for you to have to mingle with a class of people infinitely below you in education and refinement.”

“The people in this neighborhood may be poor and of low origin, perhaps, but that is their misfortune, not their fault,” replied the little widow, with a dignity that somewhat disconcerted Mr. Jepson. “At any rate, they seem to be honest, and well meaning,” she added, “and I have no fault to find with them.”

“Ahem! Yes, of course, but they are not like the people you have been used to mingle with, and whose society would be beneficial to your—ahem!—son. And that reminds me, and you are probably aware of the fact, that your Arthur is now in my employ as a messenger. He is a bright boy, and I am very much pleased with him.”

This was a subtle stroke on Mr. Jepson’s part that was not without its effect on the fond mother.

“It was kind of you to employ him,” said Mrs. Forbes. “You will not regret it.”

“It was entirely for your sake, out of the great regard I entertain for you, that I gave him the preference over another lad whom I had been asked to take on,” replied Mr. Jepson, patronizingly.

“Your kindness in that respect is appreciated,” she answered.

“Don’t mention it, Mrs. Forbes. If you will permit me also to do something for you—something that will improve your situation—I shall esteem it as a favor.”

“I do not quite understand you, Mr. Jepson.”

“Mrs. Forbes—Jessie—you cannot help seeing that I am still interested in you. Although it is sixteen years since you broke off our engagement, I have not ceased to care for you as I always did. It is still the fondest wish of my heart to win you for my wife.”

“That is impossible now, Mr. Jepson,” said the little woman, coldly. “The past can never be——”

“Don’t say never, Jessie,” broke in the broker, catching her hand once more.

“I must,” replied Mrs. Forbes, firmly, withdrawing her hand from his grasp. “If nothing else but loyalty to my dead husband that would present between us an impassable barrier.”

“Why should it? He has been dead at least five years. Remember, you have a son whose future it is your duty to consider. I do not ask that you marry me right away. All I ask now is that you give me hopes that some time—in a year, say—you will consent to become my wife.”

“I cannot.”

“Think of what I offer you,” he persisted. “A luxurious home and the gratification of every wish. Think of that compared to your present, almost penniless, situation in this squalid neighborhood. And your son would share in all the benefits of your altered circumstances. He could go to college and thus prepare himself for a superior start in life. Can you deny that this would be of immense advantage to him?”

“I do not deny that, Mr. Jepson,” she replied, “but——”

“Of course you don’t; how could you?” he added quickly. “He is the apple of your eye, and I appeal to your mother love not to scorn my proposal before you have weighed all the advantages it will bring your boy.”

Mr. Jepson pressed his suit artfully, for he was determined to win this woman, if he had to move heaven and earth to accomplish his purpose.

“But his father’s memory has claims on my heart which can never be effaced. Besides, Mr. Jepson, I can never think of you as I once did. The love I then had for you is dead. It can never be revived.”

“You only imagine so, Jessie. It is quite a common occurrence for widows to marry again. Between us it ought to be a simple matter to join a thread that was broken in haste on your part, but never severed on mine. You will think this thing over and give me your answer—a favorable one, I hope—some day in the near future. May I rely on this?” he asked, insinuatingly.

“I can offer you no hope. I never intend to marry again.”

“That is a rash assertion, Mrs. Forbes,” replied Mr. Jepson. “A young and attractive woman like yourself should not sacrifice herself on the altar of a dead memory. Allow me to ask does your son know that his father was a—ahem—convict?”

“He does not, and I trust he will never know,” she an-

swered, a spasm of pain crossing her features. "He only knows that he is dead."

"That is what I thought," said Mr. Jepson, with a look of satisfaction. "It would be very sad if somebody who recalled all the circumstances of your husband's trial and conviction was to lay the lamentable story before him."

"What do you mean?" asked the little woman, in a startled tone. "Are not those terrible facts buried in the past? My husband is dead and forgotten by all save the wife and son, whose duty it is to revere his memory. Who, then, is there to tell my boy what I have carefully concealed from him all these years?"

"Who, Mrs. Forbes?" asked Mr. Jepson, with a snaky smile.

Something about her visitor's manner inspired her with a new-born terror.

"Surely you would not be so cruel, Mr. Jepson," she cried, clasping her hands.

"I should hope not, Mrs. Forbes, I should hope not; but it depends altogether on yourself."

"On me! I do not understand you."

"Then, let me make my meaning clear," he said, advancing and looking her in the face with an expression that gave her a shudder of apprehension. "Years ago I had hoped to make you my wife. That hope was frustrated by George Forbes. I did not cease to love you because you were another man's wife. There is always a chance in this world that the cards will come your way. Well, George Forbes is dead, and the field is once more open to me. I am a man who, once resolved upon a purpose, never draws back. I hope you understand me. I have determined to make you my wife, and I mean to do so. I have no wish to force you to decide this matter against your will if by any possibility an easier course will prevail. I will give you a year to know me better and to make up your mind. In the meantime your son will remain in my office, and will be afforded every chance to get ahead. If by any possibility he should learn the true facts about his father during this twelve-month it will not be through me, I promise you that. But in one year I shall expect an affirmative answer to my suit or the boy shall know the full facts. I think I need say no more now, trusting that for your son's sake at least you will take a sensible view of the situation. Should you conclude to give me an earlier answer, a note, through your son, will, of course, reach me. Good afternoon, Mrs. Forbes."

Thus speaking, Mr. Jepson bowed himself out of the room, leaving the little widow in a state bordering on collapse.

CHAPTER III.

A BOOM IN M. & N.

Arthur Forbes took to the strenuous life of Wall Street like a duck to water.

The financial district developed fascinations for him such as he had never dreamed of.

Andrew Jepson did a large business, not only for the general public, but for a great many of the curb brokers as well as for some of the big moneyed men who speculated on the market.

As the months sped by the boy's strict attention to business was noted by his employer, who, ere long, raised his salary to \$7, and at Christmas presented him with \$25, much to the lad's delight, who immediately turned it over to his mother, thinking how pleased she would be to receive it.

But Mrs. Forbes, as the reader will understand, was not made happy by this liberality on Mr. Jepson's part, for she felt it was but part of his plan to propitiate her, and win her reluctant consent to a marriage that was more than ever distasteful to her.

She was careful to allow no hint of her dilemma to reach her son.

Not for worlds would she have him know what his employer's object really was.

She listened to his constant references to Mr. Jepson's kindness, and what an excellent boss he had, with a smile, while her heart grew heavier as time slipped away and her year of probation, so to speak, drew to an end.

Mr. Jepson's silence, and the fact that he studiously kept away from her, was more ominous to her than if he had pestered her with attention.

She was thoroughly afraid of him, for she recognized his will was far stronger than her own, and that when the time came he would be a relentless dictator.

Accident, however, befriended her at the eleventh hour.

One day a letter was delivered by the postman to Mrs. Forbes.

It was in Mr. Jepson's handwriting, and was brief and to the point.

He reminded her of the fact that the year was up and that in two days he would call for her answer, which, he said, he trusted would be favorable.

The little widow's feelings may be better imagined than described.

The issue was at hand and she must meet it.

The crisis, however, was averted for the time being at least.

Next day, when Arthur came home after office hours, he brought the news that Mr. Jepson had met with a severe accident in his automobile, and that it was reported he would be confined to his house for some time.

This proved to be true, and Mrs. Forbes breathed a sigh of relief.

Three months passed away, and then the doctor ordered the broker to the south of Europe for his health.

No one could say how long he would be away.

As a matter of fact, nine months elapsed before Mr. Jepson stepped ashore in New York again, thoroughly re-established in his health.

During the interval, things went on as usual in the Wall Street office, under the cashier's management, and Arthur Forbes grew daily wiser in the routine of the Street.

Long before this he had come to share in Dick Bell's

ambition to become some day a broker himself, and to that end he and his chum both studied the methods of the Stock Exchange and made many little ventures on their own accounts in the "bucket-shops," which turned out almost uniformly successful.

"How much dough have you got now?" asked Dick, one day, after they had cleared up about \$80 apiece in a speculation on a rising market.

"How much? I've got \$360 in the Seaman's Bank," replied Arthur, with a smile of satisfaction.

"And I've got \$240. That's \$600 you and I have made outside our wages in the last year by the exercise of our gray matter. Not so bad, is it?"

"We've done pretty well, I guess."

"Told your mother about it?"

"Not yet. I want to surprise her one of these days with a boodle."

"Well, if luck continues to run your way you'll do it all right."

"It isn't altogether luck, is it? We've been working these little speculations on business principles. We've studied the market, figured out our chance, and done nothing haphazard. While luck certainly plays a part in most all Wall Street ventures, it is not everything by a long chalk. Some of these wealthy operators would have gone to the wall long ago if they depended merely on luck."

"That's right," admitted Dick. "I've been a year longer in the Street than you, Art, but I'm beginning to think you've got a foxier head on your shoulders than I. At any rate, you've made \$120 more than I have, and the proof of the pudding is in the eating."

"I'm thinking of putting my profits into 100 shares of M. & N. at 32."

"Are you? Why M. & N.?"

"I heard Broker Smith tell one of his customers yesterday that it was a good stock to go the limit on if he went in at once."

"On what ground?"

"He told him a combination had been formed to boom the stock."

"You heard him say that?"

"Yes."

"You were lucky. I don't see how you managed to catch on."

"I carried a note over to Smith's yesterday and was waiting for an answer, when Smith came out of his private office with the party. They were talking about the stock, and stopped close to me without taking any notice of me. That's how I overheard the conversation. I tell you, I'm pretty foxy, Dick."

"I call that a first-class tip," said Dick, enthusiastically. "I'm going to get my dust and take it up to Presby & Co. right away. Of course, you're with me."

"No bucket-shop this trip, thank you. I'm going to invest with Parsons & Trip."

"What's the matter with Presby's? We've done very well with them so far."

"I know it; but I've heard some ugly stories about their

dealings with certain people, and I'm going to steer clear of them when I can."

"Well, you know best. I'm going to risk them, just the same. If they can beat me on a sure tip like this of M. & N. they're welcome to my money."

"One would think you'd lots of money the way you talk," grinned Arthur.

"No; but I've lots of nerve, don't you forget it."

The boys went to the bank where they kept their small business capital, as they called it, and Arthur drew \$320, which he took around to Parsons & Trip's, in Broad Street, and put it up on margin for the purchase of 100 shares of M. & N. at 32.

Two days after the stock was selling at 33 3-8, and Arthur and Dick shook hands when they met to go to lunch.

"We are the people, bet your life!" said Dick, with a satisfied grin.

"It looks that way, doesn't it?"

"By the way, Art, when do you expect your boss back from Europe? He's been away some time, hasn't he?"

"Mr. Blake got a letter from him this morning in which Mr. Jepson said he would return in the St. Paul of the American line. She leaves Southampton the day after tomorrow. He's been away just nine months, and it's exactly a year since he was in Wall Street."

"That was a pretty serious accident he had, wasn't it? Came near doing him up for keeps."

"I should say it did. He's all right now, and I'm glad he's coming back."

If Arthur had only known a few things he wouldn't have been quite so glad.

But then he didn't know the real Andrew Jepson; neither did Mrs. Forbes, for that matter, though she thought she did.

When Arthur, with a smile on his face, told her that night at supper that Mr. Jepson would be in New York in ten days, the news gave her quite a shock.

About the middle of the following week matters began to get lively around the M. & N. corner in the Exchange.

The stock had been going up steadily, but with small advances, which didn't seem to catch the attention of the brokers generally.

Now, however, the traders began to realize that there was a genuine boom on in M. & N., and there was a rush to buy the stock, with the result that before the Exchange closed that day the stock advanced from 40 7-8 to 51.

Next day there was more excitement over M. & N.

It opened at 52 3-8 and by noon was going lively at 57.

Both of the boys, of course, kept tab on the stock in which they were interested, and when they met at lunch-hour they fairly hugged each other in the hall.

"Say, this is where we become multi-millionaires!" cried Dick, grinning all over his face.

"Hardly that," replied Arthur, more coolly. "At the present outlook I'm just \$2,500 to the good, and all on an investment of \$320."

"I've only got 50 shares, so you're twice as well off as I;

but, all the same, \$1,250 looks like an awful lot of money to me, for I never owned more than \$250 at one time in my life, and that was about a week ago."

"Well, I'm beginning to think it's about time we sold out," suggested Arthur.

"What for? The boom has only been on since yesterday morning."

"That makes no difference. It's liable to peter out so quick that it will make your head swim."

"Don't you believe it," replied Dick, nodding his head sagely.

"But I do believe it. I want to get out from under before the crash comes."

"It won't come this week," asserted Dick, positively.

"How can you tell that?"

"Oh, that's my idea."

"Well, it isn't mine. I'm going to sell out to-day."

"You're a chump. M. & N. is going to 80."

"To what?"

"Eighty."

"All right, let it go. I think it's getting top heavy now."

"What makes you think so?"

"Because it's 'way above it's normal value now. I've been looking up the record of the stock for two years back."

"Why didn't you tell me that?" replied Dick, beginning to waver.

"Ain't I telling you now? Take my advice and sell out this afternoon before the Exchange closes."

"I hate to draw out of a good thing."

"The good thing is liable to get away from you when you least expect it. A bird in the hand is worth two in the bush, that's the way I look at it. As soon as M. & N. hits 60—I'm going to chance it to that point—sell is the word. You can do as you please, but if you get left don't say I didn't warn you."

Dick didn't say anything.

Clearly, it was like drawing teeth for him to part with his fifty shares of a stock that was going up a whole point at a time.

It had jumped nearly 20 points in a day and a half, why wouldn't it go up 20 more in two more days, thus giving him a clear profit of nearly \$50 a share?

Still, after his conversation with his chum, he was afraid to chance it.

He had come to regard Arthur as a pretty foxy young operator.

He had made money before by following his friend's advice.

Well, he would think it over.

At two o'clock M. & N. reached 60, and Arthur, who had kept a constant eye on it, telephoned to his brokers to sell.

Dick held on till 2.30 p. m., when it had reached 62, then he asked for a few minutes' leave of absence and ran over to Presby & Co. and cashed in, as he called it.

Ten minutes later M. & N. went to pieces before the bears, and a small panic took place on the Exchange.

CHAPTER IV.

A TIP THAT WORKED THE WRONG WAY.

"Did you sell?" were the first words with which Arthur greeted Dick, when they met to go home, half an hour later.

"Bet your life I did," replied his chum, beamingly.

"Glad you took my advice now, aren't you?"

"That's what I am. You're all to the good, Art. You're the foxiest rooster in the Street."

"Thanks for the compliment. I always try to get in out of the rain."

"It isn't every one that can tell when it's going to rain."

"I'm weather-wise," grinned Arthur.

"I'll bet you are. I've made \$1,500 off that tip of yours. Let me blow you to a hot soda."

"I'm your huckleberry. I've cleared \$2,800."

"I wish somebody would hand me out another tip. I want to add another nought to my pile, and make it \$15,000."

"Gee whiz! You aren't greedy for a cent, are you? Well, it's your turn to get a tip. I've done my duty by you."

"That's what you have. Shake."

They shook and turned into a big drug store to get the sodas.

Next day Mr. Jepson came down to the office, looking finer than silk.

The news of his return got abroad and he was forced to hold a regular levee in his office.

Brokers came in every few minutes to see him, and congratulate him upon his return to the Street.

There was lots doing that day in the office, and Arthur was kept pretty busy answering questions when he wasn't out on an errand.

That night he told his mother that Mr. Jepson was back, and that the broker looked better than ever.

That was most unwelcome news to the little widow, but she had been expecting to hear it ever since Arthur told her Mr. Jepson had arranged to leave England for America.

Once more matters were coming to a crisis with her, and she was not better prepared to meet it than a twelve month before.

She now daily expected to get a letter from her objectionable suitor, who had her under his thumb, for she believed he was fully capable of exposing to her dear son the secret she had so far managed to withhold from him—the secret of his father's trial and conviction of a crime of which she believed he was entirely innocent.

Two weeks passed and still no letter came, but the suspense was a great strain on her nerves.

However, she had another reprieve, as it were, for Arthur came home one Thursday afternoon and told her that Mr. Jepson had gone out West to Southern Nevada on business connected with some big mining company in which he was heavily interested.

Next day, when Arthur met Dick between twelve and

one, the latter seemed very much excited over something.

"Hello!" said Arthur. "What's troubling you?"

"Don't say a word, Art. I've got a tip!" cried Dick, fairly bubbling over with the information he had to communicate.

"The dickens you have!" cried Arthur, in surprise.

"It's a good one, too."

"I hope it is, for I suppose you mean to let me in on it."

"Of course I do. We go snacks on all these things, don't we?"

"That's the way I look at it. Well, what's the tip?"

"We want to buy B. & O. right away."

"What's it going at?"

"Last quotation 112."

"Give me the particulars. How did you come to get the pointer?"

"I had a message to carry to Jaffray. You know Jaffray. His office is on Broadway."

"I know him all right. Go on."

"He wasn't in, so I went to the Exchange. He wasn't there. Finally a D. T. messenger told me that he saw him going into a Broadway cafe, and that he looked to be full as a boiled owl. So I trotted over to the cafe and found him lined up against the bar, all by his lonesome, with his hat on the back of his head and humming to himself over a mint julep."

"He must have been feeling good," laughed Arthur.

"Well, I should remark. I looked hard at him a minute or two to see if he was sober enough to attend to business. I couldn't decide, and finally concluded to hand him the note, anyway. It wasn't my funeral if he didn't know what to do with it."

"Well, go on. I'm interested. You gave him the note."

"That's what I did. He balanced himself on the bar and tried to open it. It was no go, so he went over to one of the windows, and I followed him, thinking there might be an answer."

"What happened then?"

"He was so unsteady on his legs that I had to hold him up while he tore the envelope open. Then he read what was inside."

"He did? If he was so drunk as you say, I don't see how he did it," said Arthur, wonderingly.

"Oh, he read it, all right."

"I suppose you heard him read it, and that's where the tip comes in, eh?"

"No. I didn't hear him read it. He read it with his eyes."

"I never would have believed it from your statement of his condition. Go on."

"After he'd read it he uttered a kind of mild whoop and began to mutter out loud: 'Buy B. & O., eh? Sure I will. Going up clear out'r sight. Knew it all the time. Foxy fellow that Pratt. Knows when he's got a good thing, and willing to share with friend. Whoop!' That's what he said. I remembered every word of it. What do you think of it? It's all to the mustard, isn't it?"

"Maybe it is," replied Arthur, thoughtfully.

"Maybe it is! What do you mean by that? Isn't it a sure, copper-fastened pointer on B. & O.? What more do you want? I thought you'd go into spasms of joy over it, instead of which all you say is 'Maybe it is,' and rap that nut of yours with your fingers. What's the matter with you, anyway?"

"Well, I'll tell you," responded Arthur, cautiously. "It may be all right and it may not. A drunken man's words are not reliable. He might have read the meaning of the note backwards. But who is Pratt? Nobody of that name in your office that I know of."

"I didn't say there was. Pratt is a broker, a curb man, and a customer of ours. He was talking to Mr. Coke, and he asked me to take the note to Jaffray's office."

"Oh, I see! Well, I'll give your tip my earnest consideration."

"I've got \$1,500, and I'm going to invest it all on B. & O. right away."

"Don't be foolish, old chap. Wait till I look into this matter."

"Oh, look be jiggered!" cried Dick, impetuously.

"What's the use of having a tip if you don't use it at once?"

"That's right, too; but you don't want to go off half-cocked. To tell you the truth, I don't like the looks of your tip, for several reasons."

"Name some of them, smart aleck."

"I've already named one, that a drunken man's words are not to be depended on. Another is that B. & O. is high at 112."

"How do you know it is?"

"Because I noticed its standing three weeks ago, and it was then 103."

"Oh, it was?" sarcastically.

"It was. Now I'm going to look up its record for the past year and see how it's been holding itself."

"What's the difference how it's been holding itself? Isn't this a tip?"

"Well, I've heard of tips that let a fellow down kerchunk, and made a fat roll look as if one of Barnum & Bailey's elephants had been standing on it for a week. This may be one of those."

"Oh, fudge! You're losing your nerve, I'm thinking."

"Not a bit of it. I'm just foxy enough to do nothing with my eyes shut."

"All right. I've told you, so it's up to you to make use of it or not. I thought I was doing you a favor."

"Don't get off your base, Dick. I thank you for the tip, and I'll use it if I think it's safe. I'd advise you not to risk more than a portion of your wad on it, anyway."

They turned into a quick-lunch house and got to talking about something else.

Later on Dick drew \$500 and bought B. & O. on the strength of his tip.

Arthur thought the matter over, looked up his quotations, asked Mr. Blake, the cashier, whether he had heard of any developments in B. & O., and got a negative answer, figured the chances out that evening at home, and finally decided not to go into the speculation.

Three days afterward B. & O. took a slump, and Dick was called on for more margin.

He came to Arthur with a long face and told him about it.

"Don't put up another cent," answered his friend. "You are \$500 out, and you'll be out another \$500 if you put it up."

Dick believed him and let the stock go.

The next day B. & O. was still lower, and Dick was thankful he hadn't lost any more.

"That was a fine tip, I don't think," he grumbled, when he met Arthur again. "Well, you are a foxy boy to keep out of it. I wish I had your head."

"Pshaw! I merely used my judgment. It didn't look safe to me, and I couldn't find any excuse for the stock to go up any higher. That's all there was to it. Let's go in here and have a soda on me."

And in they went, Dick feeling mighty sore over the experience which had cost him a cold \$500.

CHAPTER V.

IN WHICH ARTHUR IS TREATED TO A BIG SURPRISE.

Arthur decided that his mother needed a couple of new dresses, a hat, a warm jacket, and lots of other things, and that a new suit would look pretty well on his own well-knit body, so he drew \$300 of his capital, which now amounted to \$2,800, and presented \$275 of it to his mother, telling her he had made a small venture in stocks and was so lucky as to win.

Of course, she was both surprised and delighted to receive so large a sum of money in one lump, and regarded her sixteen-year-old boy as quite a phenomenally smart youth to be able to make so much money all by himself, never dreaming that the lad still had \$2,500 left in the bank.

The idea of spending any such sum on herself was out of the question, and although Arthur assured her that he expected to make as much more in a short time, she insisted on putting \$225 in the bank, and the boy allowed her to have her own way.

A few days afterward Arthur, who had been following the market very closely since his last speculating, decided that a certain stock, known as A. & L., was about due for a rise.

He had figured the matter out carefully from items he had seen in the different financial papers, and paragraphs printed in the daily press, as well as from conversations he had had with various brokers friendly to him, and he thought so well of the stock that he decided to buy 200 shares of it, which was ruling at 81.

Of course, the deal was made on the usual ten per cent. margin, and it cost him \$1,610 to go in, thus leaving him \$900 in bank to fall back on in case the stock should go the

wrong way and he should be called on to furnish more margin.

He was working altogether on his own judgment now, and as he wasn't sure how the deal would turn out, though he had every confidence in its ultimate success, he said nothing about his new venture to Dick Bell.

It happened that Dick had been doing some figuring for himself about the same time, as he was eager to put that \$1,000 he had in bank at work to double itself, and the result was he thought that I. X. L. stock looked to be about the best thing on the stock list to go long on, and without saying a word to Arthur he bought 200 shares of it on margin at 45.

In a week both of these stocks participated in a general rise, which set in all along the line, A. & L. going to 90, at which figure Arthur sold out, clearing something like \$1,800, while I. X. L. proved a winner to the tune of \$1,000 for Dick.

As soon as they had realized on their little speculations, each confided his luck to the other, and was surprised to find that his companion had been out for the wampum, too.

"And you never said a word to me about your going into the market," said Dick, in an aggrieved tone.

"How about yourself?" retorted Arthur, slyly.

Thereupon they indulged in a hearty laugh over the situation, and punched each other in the ribs.

"If we keep on," said Dick, "we'll have money and experience enough one of these days to go into business for ourselves."

"I hope so," answered his friend.

It was about this time that Mr. Jepson returned from the West, and a day or two afterward he surprised Arthur by asking him to deliver a letter from him to his mother.

Of course, the boy carried the letter home, and it was quite natural he should have a strong curiosity to know the contents of the communication.

He was sharp enough to observe that his mother changed color, and seemed much agitated when he handed her the envelope and told her Mr. Jepson had asked him to give it to her.

As she hadn't yet opened it, and therefore couldn't possibly know what was inside, Arthur thought this emotion on her part very strange indeed.

What was stranger still, she put the envelope, unopened, into her pocket, and that action furnished the boy with food for thought.

"Aren't you going to read it, mother?" he asked, curiously.

Mrs. Forbes suddenly realized that she was placing herself in a false position before her bright-eyed boy, and so she drew the letter hastily out, with the remark:

"Why, of course I am. How foolish of me!"

A tremulous little laugh, which Arthur easily saw was forced, accompanied the words.

Then he could not fail to see that her fingers trembled as she tore open the envelope and drew out the enclosure, which was written on one of the office letter-heads.

It ran thus:

"My Dear Mrs. Forbes.—You have now had two years and two months in which to arrive at a conclusion in the issue I submitted to you at the time of my visit to your flat. Surely that is time enough. I shall, therefore, expect an early, and I hope favorable, reply upon a matter so close to my heart. Your son is now sixteen—an age when he should prepare himself for college, whither I propose to send him as soon as you have made me a happy man. I am having my residence in Seventy-second Street completely renovated and redecorated. It will be ready within a couple of months to receive as its mistress the lady who has never ceased to be the mistress of my heart. Surely the attractions of wealth and social station ought to be a sufficient inducement to one who is so well fitted to adorn such a position in life, and to whom the neighborhood of Cannon Street must be well nigh intolerable. Arthur will also be provided for for life, and need never learn the unfortunate truth about his father.

"Hopefully yours,

"ANDREW JEPSON."

"Is the letter about me, mother?" asked Arthur, to whom such a supposition was most natural, though he wondered much at the strange emotion displayed by the only person on earth whom he had to love and cherish.

"You are mentioned in it," she replied, with visible constraint in her manner.

The boy wasn't satisfied.

"It seems to affect you a good deal," he continued. "Is there anything wrong?" anxiously.

"You mean in reference to yourself?"

"Yes, mother."

"No, Arthur."

"Then I don't understand—forgive me, mother, for being so inquisitive, but you are acting very strange. I can see that you are agitated, as if it contained news which greatly disturbed you. Mother, won't you tell me what's the trouble? I know there must be something. What can Mr. Jepson have to tell you that——"

He stopped and looked at her in a troubled way.

Mrs. Forbes saw that her son would not be satisfied with anything short of a full explanation, and she did not know what to do.

The silence that followed was embarrassing to both.

"What shall I do?" she asked herself, flushing and trembling.

Arthur looked at his mother, and the longer he looked the more certain he was that something was wrong.

"Mother," he said at last, appealingly. "I don't like this mystery. I thought we were to have no secrets from each other."

His words, and the reproach in his manner, brought a flood of tears to her eyes.

"Oh, Arthur, my son, I am in terrible trouble."

The words were wrung from her almost against her will.

The boy was greatly startled.

He rose, and going to her threw his arms about her neck and laid his cheek against hers.

"In terrible trouble! What do you mean? Tell me, mother. I am your son and it is right I should know."

She sobbed for a few moments as if her heart would break.

She knew she must tell him all now—at least all that related to herself.

There could only be one answer to that letter if she would keep from him the knowledge of his father's disgrace, and when that answer was given she must tell him about the change that was to take place in their condition, so it might as well be told now as later.

When she had somewhat recovered her composure she drew him to her and kissed him.

"Arthur, my dear son, Mr. Jepson has asked me to marry him."

CHAPTER VI.

ARTHUR LEARNS SOMETHING OF MR. JEPSON'S EARLY HISTORY.

"Mr. Jepson has asked you to marry him?" he exclaimed, in great astonishment. "Is this true, mother?"

"Yes."

"Why, I did not know that you were even acquainted with Mr. Jepson."

"I was acquainted with him before I met your father."

"You were?" amazed.

"I was. In fact, I was engaged to be married to him when I was introduced to George Forbes."

"Great hornspoons! Is that a fact?" he exclaimed, more surprised than ever. "And you never told me a word about it. Now I can guess why Mr. Jepson gave me the preference over that other boy when he hired me, and I can thus account for his remarkable kindness to me, and to the unusual salary I am getting at present as a messenger. Mother, why did you keep that a secret from me?"

"I had my reasons, dear."

"Tell me all about it. How is it you came to marry father in preference to Mr. Jepson, to whom you say you were engaged first?"

"Do you really want to know, Arthur?"

"Yes, mother, I do."

Mrs. Forbes seemed reluctant to revive the past, but finally she decided to satisfy her son's curiosity.

"I was living in Liberty Center, a small New Jersey town, and Andrew Jepson was clerk in a store there. I got acquainted with him at a social gathering, after which he paid me a good deal of attention. He was quite an attractive man; I liked him very much, and in time we became engaged to be married. One afternoon he called on me unexpectedly. He said he had left the store, was going to New York at once, and wanted me to marry him then and there and go with him. I refused to do that, but said

I would marry him as soon as he got a good position in the city. He went off in a huff, and next day I was astonished to learn that he had been discharged from the store for a defalcation in his accounts, his employer not caring to prosecute him."

"Is it possible Mr. Jepson, the rich stock broker, could have been guilty of such a thing?" said Arthur, in surprise.

"Yes, it is true. Everybody knew I had promised to marry him," went on Mrs. Forbes, "and I felt the disgrace of his conduct so keenly that when he wrote me a month afterward I returned him his ring, and presents, and told him that our engagement was at an end."

"You did right, mother," said Arthur, kissing her.

"It was not long after that I became acquainted with your father. He was at that time margin clerk for Cohen, Finkelbaum & Newburger, stock brokers, in Exchange Place, this city, and he came to Liberty Center to spend a two weeks' vacation. When he returned to his work we had become engaged to be married. He was a different man altogether from Mr. Jepson, and I often wondered how I came to care so much for my former suitor. In six months your father and I were married, and, of course, I came to New York to live. A year later you were born."

Mrs. Forbes paused as if she had finished.

"When did you see Mr. Jepson again?"

"Not until the day that your father——"

The little widow stopped suddenly and seemed to choke up.

"I'm listening, mother."

But she didn't go on.

Instead of which she began to cry, not only at the recollection those few words called up, but from fright at the slip of the tongue she had almost made.

"That is all," she sobbed.

"But you didn't answer me, mother. When did you see Mr. Jepson again? You must have seen him several times, probably since I went to work for him, or he would not have written you this letter asking you to marry him."

"I saw him a few days after you got the situation. He called upon me here."

"You never told me a word about it."

"Forgive me, dear. I thought it was best not to."

"Why?"

"Don't ask me, Arthur. I had my reasons," she replied, desperately.

The boy looked at her thoughtfully.

"Have you any idea of marrying Mr. Jepson now?" he asked, anxiously.

He felt her shiver in his arms, and the answer came with evident reluctance.

"Yes."

"Mother!" in surprise.

"Don't chide me, dear. I am doing it for your sake."

"My sake?"

"Yes. Mr. Jepson is rich. He has promised to send you to college, and start you in life under the most flattering auspices."

"Certainly such a prospect was alluring to the boy, but

even for that he did not propose that his mother should sacrifice herself, if that really was her intention.

"Do you care for Mr. Jepson enough to marry him?"

"Don't ask me, Arthur," she answered, with averted face.

"Mother, you do not. I can tell that by your manner. I knew you could not altogether forget the memory of my father."

"Don't, Arthur, don't!" she begged, almost piteously.

"Mother, Mr. Jepson is rich and probably able to do all he says he will for me, but he isn't rich enough to buy your love, which he once sacrificed. Unless you really care for him now it would be a sin for you to become his wife, just for my sake. I don't need a college education. I can get along without one. Many of our smartest and most successful men did not have the advantages of a college course. I can make my own way in this world without Mr. Jepson's, or any one else's assistance. Shall I tell you something, mother? I did not mean to yet awhile, but I feel that it is best that you should know now. I have \$4,300 in the savings bank that I have made all myself, during the past year."

"Arthur!" cried Mrs. Forbes, in great amazement.

"I am tell you the truth, mother. I will show you my two bank books to prove it."

He took them out of his jacket pocket, for he always carried them about with him in case he should need to draw any of the money for speculative purposes, and handed them to her.

She opened them and saw the big entries.

"I thought you were wonderfully smart to make that \$275 you gave me the other day, but it seems you have been keeping a secret from me for a long time."

"Yes, mother. I meant to surprise you some day with the present of a house and lot."

"Well, you have surprised me. However did you manage to make it?"

"In the stock market, of course, mother; that's the only way I could have made so much money in so short a time."

"But I always have understood that stock speculation was a risky business, even for those with years of experience and plenty of money at their command."

"So it is."

"Then I don't see——"

"I know you don't mother, and it would take me too long to explain, even if I could, how Dick and I have been operating."

"You mean Dick Bell?"

"Yes. We've made it a business to study the market and make ourselves familiar with Stock Exchange methods. Then I got one good pointer, a sure one, and it put us on our feet. It jumped my capital from \$360 to \$2,800. I've made one deal since I gave you that money, and I made \$1,800, less commissions, by it. Now, mother, there is no necessity for you to marry Mr. Jepson, to help me. I think I have shown that I am able to help myself."

"You have, indeed. You are but a few months beyond sixteen, and yet you have more money than your father had when I married him."

"Now, mother, I think you can safely say 'No' to Mr. Jepson, for I don't believe you care enough for him to become his wife, rich as he is."

But Arthur didn't dream of the threat the broker held over his mother.

CHAPTER VII.

DICK'S UNIQUE IDEA.

Business was unusually lively in the office next day, and Arthur was kept on the run.

In the course of the morning, Mr. Jepson sent him to the Stock Exchange with a note for a broker.

When Arthur got there he noticed that there was considerable excitement on the floor.

While waiting for the official who stood guard at the gate to find the broker for whom he had brought the note, Arthur asked a D. T. messenger what the racket was about.

"Been a sudden advance in C. & O. shares," was the reply. "Act like a lot of lunatics, don't they?"

"That's what they do."

Just then the doorman came up with the broker Arthur wanted to see, and he handed him the note.

The trader tore the envelope open and glanced at the writing.

"No answer," he said, turning on his heel and hurrying off into the melee.

Arthur started to leave.

As he stood a moment at the door two brokers brushed by him, going out.

"It's a corner," the boy heard one say, "and the Newburger clique is behind it. That means millions at its back. No one can tell where the stock will go. I've just bought 10,000 shares."

Then they passed out of hearing.

"A corner, eh?" muttered Arthur. "I guess that is worth taking a shy at."

He considered the matter all the way back to the office.

Then he looked at the ticker, which was singing a lively song, and saw that C. & O. was going at 49, with a decided upward tendency.

Looking back he saw it had opened at 45 3-8.

Examining his back quotations he discovered it was going begging a week before at 38.

"There's surely something doing in the stock, all right," he breathed. "I might just as well make a few dollars out of it with the others. The main thing will be to sell out before the slump sets in."

Having decided to go in, Arthur asked for a half hour's leave, which was granted, and went to both his banks, drawing \$2,500 from one and \$1,500 from the other.

He took the money to Parsons & Trip, and ordered them to buy 800 shares at not over 50.

The purchase was made at exactly 50, and Arthur returned to the office.

At lunch he told Dick what he had done, and that young man immediately followed his lead to the extent of 300 shares, for which he had to pay 52.

When the Exchange closed for the day the excitement around the C. & O. corner was tremendous and the shares had advanced to 57.

Next day they rose to 67, and opened Saturday morning at 68 5-8.

At 11.30 they were 75, and Arthur concluded not to take any further risk, so he ordered Parsons & Trip to sell his holdings, which they did inside of ten minutes at 75 3-8.

He ran downstairs to Denby, Coke & Co. and told Dick he'd better sell, too.

Dick at once telephoned his broker to close out the stock, which was done a minute before noon at 76 3-8.

This was the closing price for the day.

Arthur figured that he had made a clean \$20,000 off the deal, and Dick calculated he was \$7,200 better off.

"Don't say I never did anything for you, old man," said Arthur, as they shook hands over the results. "This is the second winning spec. I've put you on."

"You're all right, Art. If I can ever return the favor you may depend that I will. I'll stand by you through thick and thin, if I break a leg doing it."

He did not dream then that the day was not far distant when he would be in a position to make good his words, though not exactly in the way he was thinking of.

The office closed early, of course, on Saturday, but a few minutes before Mr. Jepson went away he called Arthur into his office and told him that his salary would be \$15 a week from that date.

The boy looked his surprise.

"You're not to run errands any more. I'm going to give you charge of my Western business for the present," the broker said, by way of explanation. "I've ordered a desk to be put in the reception-room for you, as there is no room for it in the counting-room. It will be here shortly. If it doesn't arrive before the office is closed, I wish you'd wait until it does, and have the men place it in a suitable spot."

"I'm greatly obliged to you, sir," began the boy, but his employer cut him off.

"You needn't thank me, Arthur," he said, with a smile. "You're a smart boy, and have won your advancement. But there are better things in store for you—much better," he said, significantly, reaching for his hat and allowing the lad to help him into his overcoat.

Then he went out.

Arthur was delighted with his raisé, and pleased to think that his abilities had been recognized in no signal a manner.

He might have entertained a different impression if he had known that Mr. Jepson had received the following note in the first mail from his mother:

"ANDREW JEPSON:

"In reply to your note of the 8th, I can only say that my feelings toward you have undergone no change. I do not love you, nor ever can. But your unmanly threat to enlighten my dearly loved boy regarding his father's mis-

fortune unless I yield to your wishes and marry you compels me to bow to your request, which I regard as a mandate. I give you my hand, but remember, that is all I have to give. In return I make one request—that you will not insist on this marriage taking place for six months. At the end of that time you may claim all that I have to offer you.

Yours,
"JESSIE FORBES."

Mr. Jepson answered the note by special messenger, expressing his satisfaction at having won even her reluctant assent to their union, assuring her she should never have cause to regret the step she had decided on, repeating his promise to do all in his power for her son's benefit, and finally granting her the six months' time she had asked for.

The furniture man hadn't brought the desk by the time the employees filed out on the way home, so Arthur had to wait for him.

Dick, in the meantime, was waiting downstairs for his chum to show up.

As he didn't do so, Dick came up to see what was the reason therefor.

"I've got to wait for a desk that's to be brought here," explained Arthur.

"When do you expect it?" asked Dick.

"It ought to be here any moment."

"All right; I'll wait, too. By the way, Art, I've been thinking it would be a great scheme if we could rig up some kind of communication between this room and our reception-room, directly underneath, so we could signal each other—a sort of telegraph, don't you know?"

"What for?"

"Why, if you wanted to see me you could press the button once. If the matter was important, twice. If you were ready to go to lunch, three times, and so on."

"Oh, I see. You've got a great head, Dick. As it's your scheme, perhaps you'll let me know how it can be worked."

"By a wire and a battery," and then Dick went on to explain more explicitly how such an electrical contrivance was arranged.

"But we couldn't put a wire through the floor, even alongside of the window," objected Arthur.

"Don't need to, because there's one already in. I noticed that a long time ago. Before your firm and ours occupied these two floors there must have been a firm or company that had both, and the wire was probably put in to establish communication between the two floors."

Dick examined the wall alongside one of the windows, and showed Arthur where the wires still lay, close to the floor.

Just then the furniture men appeared with the desk, and Arthur had them put it down in a space not far from the windows, so that it faced the door leading out into the corridor.

"Who's going to use this desk?" asked Dick, after the men had gone.

"I am. I've been promoted."

"You don't say. Then you've given up the messenger business."

"Yes. We're going to have a new one next week."

"Well, you're the lucky boy. What I was thinking of is this: We can get an electrician this afternoon and have him fix this racket of ours up right away. No need of your letting Jepson know anything about it. He wouldn't kick anyway. We'll have the connecting wires run to each of our desks and a button arranged underneath each, where it will be out of sight, see?"

"I see."

"Shall we do it?"

"Yes."

"All right. We'll go to lunch now, and then get the electrician."

By four o'clock Dick's unique idea had been carried into practical operation by an expert, and when the boy left for home their telegraph was in full operation, and all that remained was to agree on a small code of signals to cover the various purposes to which they expected to put it to use.

CHAPTER VIII.

IN WHICH RALPH LATIMER APPEARS ON THE SCENE.

"Well, mother," said Arthur, after supper, that evening, "I think we've lived in Cannon Street long enough. I'm in favor of a change to a more desirable locality."

"I have no objection to move, my son, if it is your wish to do so. Where did you think of going?"

"I had an idea of buying a house in the Bronx."

"Buying a house!" she exclaimed, in some surprise.

"Sure. Why not? I believe I can afford a little luxury of that kind," grinned her son, cheerfully.

"Then you are really thinking of investing that \$4,000 you have in bank," she said, with an indulgent smile.

"Did you say \$4,000, mother?" laughed Arthur. "I'm afraid I'm making money too fast for you to keep track of my resources. I have made a few more dollars since I showed you my bank books. If I keep on at my present rate I shall soon be able to buy an interest in Mr. Jepson's business, supposing he wished to take me in, or I cared to associate myself with him, which I think would be doubtful."

His mother winced at the mention of the broker's name, and a guilty flush rose to her cheeks, for she had kept from her boy the knowledge that she had passed her word to wed Mr. Jepson after six months.

"How much have you made, Arthur?" she asked, with a look of interest.

"Guess."

"I couldn't. Perhaps \$500."

"If you added a nought, and then multiplied that amount by four you would come nearer the right figure."

"I suppose that is one of your jokes, Arthur," she said, smiling.

"I'm not joking, mother. The other day a wealthy clique started in to corner C. & O. stock. I happened to get a hint of what was going on. I drew \$4,000 out of my banks and bought 800 shares of that stock on a ten per cent. margin. To-day I closed out the deal at a profit of \$25 per share. In other words, I made \$20,000 this week. Not bad for a boy of my age, eh?"

"Twenty thousand dollars!" she exclaimed, incredulously.

"Exactly, mother. Twenty thousand dollars."

"You can't mean it."

"I do mean it. I'll prove it to you on Monday, when I shall have received my check. I am truly worth at this moment something over \$24,000, and I intend to put a portion of it in a nice house and give it to you for a birthday present."

"Why, Arthur, I cannot understand how you manage to make so much money in stocks—you a mere boy. It seems incredible."

"It does sound like a fairy tale, doesn't it?"

"It does, indeed."

"Why, Dick cleaned up over \$7,000 in the same kind of deal after I tipped him off. He's worth \$9,000, though six months ago his whole capital amounted to something less than \$200. He's going to buy a house in the Bronx, too, for his mother."

"You two boys are the most extraordinary——"

"Yes, we are a little out of the ordinary run. But a little foxiness and a little luck well mixed together sometimes produce great results, as our wads will testify to. The only trouble with Dick is he's inclined to be a bit reckless once in a while. The other day he picked up a tip from an intoxicated broker, and if it hadn't been for me I believe he'd have gone flat broke on it. As it was, he lost \$500 inside of three days. He jumped on me because I didn't go in and use it, too. But I was just foxy enough not to get caught that trip. A tip sometimes acts like a boomerang—comes back at you in a way that makes you duck quick to save yourself. At any rate, that's the way Dick's tip served him."

"I trust your good luck will continue. You must be very, very careful not to allow over-confidence to spoil the splendid beginning you have made."

"Trust me, mother. Dick calls me the foxiest boy in Wall Street. That's his way of putting it," laughed Arthur. "The real truth is, I use my head. I haven't made a mistake yet, but that doesn't prove I never will. The shrewdest people get a knockdown sometimes, and I suppose I shall when my turn comes. But you may depend on one thing, I'm taking as few chances in that direction as I can."

His mother regarded him with fond admiration.

"By the way, I've more good news to tell you, mother."

"More!"

"Yes. Things are coming my way in great shape these

days. Mr. Jepson has advanced me from messenger to clerk, and my wages to \$15 per. How is that?"

Mrs. Forbes easily guessed why the broker had done so.

"It is very nice of him," she replied, but without any great enthusiasm.

"And he said there were better things yet in store for me. I guess he's taken quite a fancy to me. Why, Dick has been a year longer in the business than I, and he's only getting \$10.

His mother smiled, but it was a forced smile.

Next day Arthur and Dick took a trip to the Bronx to look around and see what they could see in the line of a couple of houses, whose cost would not exceed \$5,000 apiece.

"They must not be too far apart," said Dick, "for we shall want to be within easy reaching distance of each other."

"That's right," nodded his friend. "The same block would about hit the nail on the head."

"The same block would suit me to the queen's taste."

They called on a couple of agents, laid before them their wants and conditions, and received a number of permits entitling them to inspect divers buildings, most of which had been just erected.

They picked out several for their parents to look at, and as the afternoon was now nearly spent, they returned to Cannon Street for supper.

It was a month, however, before two houses were finally decided on, and a deposit paid down, pending examination of title.

Arthur's cost him an even \$5,000, while Dick secured a less imposing one for about \$4,000.

Inside of another month the Forbes and the Bells moved into their new homes, which were within easy walking distance of an underground station on the West Farms branch.

Mrs. Forbes had little heart in fitting up the house her son had presented to her, for she knew that in four months she must leave it for the Jepson mansion on Seventy-second Street, and she dreaded the day when she would be compelled to break the news to Arthur.

Dick and his friend had great fun with their telegraph apparatus, and it also proved useful to them in many ways.

In fact, it was such a great success, in its way, that they had a private telephone wire stretched between their two houses in the Bronx, and were thus enabled to hold long talks of an evening without visiting each other.

Thus four months passed from the time that Arthur was promoted to a clerkship in Mr. Jepson's office, and neither of the boys had made any very material addition to his capital.

Arthur had nearly \$20,000 lying idle, as he called it, while Dick had about \$5,000.

"It's about time another tip came our way, don't you think?" said Dick one day when they were on their way to lunch.

"It would be very welcome if one alighted in our backyard," chuckled Arthur.

"Bet your life it would," replied Dick, nodding his head vigorously. "That money of mine is growing rusty for want of exercise."

"Better to grow rusty where it is than to take wings unto itself and fly away where you'd never see it again," replied his friend, sagely.

That afternoon, about three o'clock, while Mr. Jepson was putting on his overcoat preparatory to leaving the office for the day, the door of the reception-room was opened and admitted a shabby-looking man, whose face showed pronounced traces of dissipation and a wayward life.

Arthur got up from his desk and asked his business.

"I want to see Andrew Jepson," he said, almost roughly. The boy didn't like the visitor's looks, and said:

"I think Mr. Jepson has gone home. Give me your name and I will see if he's still in his office."

"Tell him Ralph Latimer must see him, d'ye hear?"

Arthur carried the message into the private office, and found his employer putting on his hat.

Mr. Jepson started visibly when his young clerk announced the caller's name, and he seemed undecided what answer to make.

Finally he said, in a husky tone:

"Let him come in."

"He looks as if he was somewhat under the influence of liquor, sir," said Arthur.

"Show him in," replied the broker, curtly.

The boy retired and nodding to Latimer, pointed to the partly open door.

The visitor walked a bit unsteadily toward the private room, entered and closed the door behind him.

Arthur could hear him talking in a loud, threatening way, and he wondered that Mr. Jepson would stand for it.

As the moments flew by the caller's voice became more and more excited.

"I won't be quiet!" Arthur heard him say. "I want \$100, and I want it now—now, d'ye understand? If I don't get it I'll expose you. I'll tell all I know about that Forbes affair. I will, by Jupiter!"

A silence followed this outbreak, and presently Mr. Jepson, looking pale and agitated, came out, closed the door carefully after him and went to the cashier's window.

He said something to Mr. Blake, and that gentleman went to the safe and brought him several bills.

With these in his hand, the broker returned to his private office.

A few minutes afterward the man who had given his name as Ralph Latimer came out of the room, looking flushed and triumphant.

He gave Arthur an insolent stare and then walked to the corridor door like a landsman treading the deck of a steamer in a gale of wind.

Grasping the knob to steady himself he turned around and faced Arthur.

"Next time I come—hic—young man, show me inside without any—hic—frills. Understand?"

He leered at the lad and then let himself outside.

A few minutes later Mr. Jepson also left the office for the day.

"Who can that person be?" mused Arthur, in a perplexed way. "Why should Mr. Jepson tolerate such a person in his office? He seemed to be quite upset over it, too. Can it be that he has some hold over my boss? He threatened to expose him. What is Mr. Jepson guilty of? And what could the man mean by the Forbes affair?"

The tinkle of a little bell sounded under his desk.

That was a signal that Dick was ready to go home.

Arthur pushed his button as a sign that he would join his chum presently.

Then he put certain books and documents in the office safe, donned his hat and overcoat and left the office.

CHAPTER IX.

THE FAMILY RIDDLE THAT ARTHUR DETERMINES TO SOLVE.

When Arthur got home the first thing he had to tell his mother was about the strange visitor who called at the office that afternoon.

"I was sitting at my desk, which faces the door, when the man came in. He was half loaded, I could see that easily enough, and I told Mr. Jepson so when I announced him, which I had to do, as the office boy wasn't in at the time. He was a poorly dressed fellow, but looked as if he might have seen better days. He said his name was Ralph Latimer."

"Ralph Latimer!" gasped his mother, turning white, and looking as if she was about to faint. "The man whose testimony convicted your——"

She stopped suddenly and pressed her hand to her heart.

"Mother!" exclaimed Arthur, in a voice of great amazement. "What are you talking about? You speak as if you knew this man. What does this all mean?"

She had covered her face with her hands, and he could see the tears trickling through her fingers.

"Mother, for heaven's sake tell me what secret you are keeping from me," the boy cried, in a tone of earnest appeal.

"No, no, Arthur, don't ask me!" cried the little widow, driven into her last corner, as it were. "I can't tell you, indeed I can't."

"You can't tell me—your son?" he cried, in a hushed tone. "What mystery is this that I may not know?"

A hysterical flood of tears was her only response.

Her agitation was so excessive that Arthur was thoroughly alarmed.

"Mother, you must tell me. I insist on knowing."

"Oh, Arthur, Arthur, I would die rather than that you should know."

"That I should know what? It is something that affects my father, is it not? You said just now that this man Ralph Latimer's evidence convicted my—and then you

stopped. Were you going to say my father? Was father ever on trial charged with a crime? Answer me, mother—yes or no.”

The little woman swayed a moment in her chair and then fell over in a dead faint.

Arthur caught her in his arms and laid her upon the lounge.

Then he applied the camphor bottle to her nose, and used such other means to restore her to consciousness as are usually resorted to in such cases.

At length she revived and soon as she realized the cause which had brought on her swoon she burst into a paroxysm of tears.

He tried to soothe her, but it was nearly an hour before she became composed again.

In the meantime, Arthur had been thinking deeply.

He saw clearly that some terrible secret that must be connected with his dead father weighed upon his mother.

“Poor mother!” he breathed more than once. “She wishes to keep me in ignorance of it, whatever it is. To make her tell me, except as a last resort, would be cruel. I must find out for myself through other sources. I shall never be satisfied until I know the truth, be that what it may.”

So when his mother grew calmer, though she trembled like a leaf whenever her eyes rested on her boy’s manly young face, for she had seen a look in his eyes and had heard an accusing ring in his voice, that had almost taken the life from her, he made no further reference to Ralph Latimer, or the subject which the man’s name had called up.

He was as tender and loving as he had ever been in his life.

But this change in his manner worried her almost as much as if he had arraigned her again at the bar of his young soul.

“Oh, Arthur, my son, what can you think of me?” she cried, piteously.

“Think of you! Why, as I always have—as the dearest and best mother in the world.”

“No, no—I mean about——”

“There, there, mother, we will drop the matter right here,” he replied, soothingly. “I shall never question you further about this thing. If you think it is best to keep this secret from me, why——”

“I do, I do, Arthur. It is best you should never know. Your father met with a great misfortune, which led to his death, but believe me, my boy, it was through no act of his. He was innocent, he was innocent!” she cried, fervently, raising her hands in earnest assertion.

“I believe you, mother. We’ll let it go at that. I know father was guilty of no crime. I am sure he was an honest, upright man.”

“He was. Oh, Arthur, he was!”

“That is enough. Let us talk about something else. Or rather, is it not time that you got supper ready. I feel

as if I could do justice to a good steak, with fried potatoes, etc.”

“You are not offended with me, my son?” she asked, wistfully, taking his hands in hers.

“Offended, mother! As if I could be. Are not you the only one I have to love?”

“And you trust me, dear? You believe that whatever this secret is that I am acting for the best in withholding it from you?”

“Yes, mother.”

With a sigh of relief she put her arms about his neck and straining him to her heart, kissed him fondly.

Then she got up and went into the kitchen to prepare their evening meal.

Arthur Forbes was a clear-headed, quick-witted boy, and while his mother was busy in the other room he pondered deeply upon this family secret.

“It seems pretty clear that my father was brought to the bar to answer for some crime, and that Ralph Latimer’s evidence convicted him,” mused Arthur, thoughtfully. “How shall I get at the facts of the case? By making application at the district-attorney’s office I should be able to fix the date of his trial, and maybe learn all of the particulars; that is, if it came off in this city, which must have been the case. I was seven years old when I lost sight of father, therefore I need to look up the files of the daily press nine years back to get the facts of the case as they came before the public. Mother says father was innocent, and I believe he was. Therefore it looks as if he was the victim of unfortunate circumstances or the designing knavery of some enemy. Which was it? This man Latimer threatened Mr. Jepson with some exposure. He said he would tell all he knew about the Forbes affair unless he received \$100 then and there. Clearly he has a real hold over my employer, for he got the money, and Mr. Jepson quietly put up with his insolence. In what way could Mr. Jepson have been implicated in the Forbes affair? In some way, apparently, that will not bear the searchlight of publicity. Mr. Jepson was engaged to marry mother before she knew father. Afterwards she married father and came to this city. Mr. Jepson, two years ago, asked my mother to marry him, and she seemed on the eve of doing so, even against her will, when the matter blew over, so far as I know. Can it be that Mr. Jepson engineered my father’s ruin because he married the woman Mr. Jepson wanted himself? Is my employer that kind of a man? If my father was convicted and sent to prison for a crime, of which he was innocent, is it not my duty to leave no stone unturned to clear his memory by tracing the real facts of the case and exposing the conspiracy of which he was the victim? It is my duty, and I will devote every spare moment from this day to that purpose. It looks to me as if this Ralph Latimer holds the key to the riddle, therefore he is the man I must follow up and corner, by hook or by crook, until I can wring the truth from his lips.”

At that moment Mrs. Forbes entered the dining-room to set the table, and so Arthur postponed further consideration of the weighty matter until another time.

CHAPTER X.

HOW ARTHUR GOT A POINTER ON O. & G.

For the first time he could remember Arthur wanted to avoid the society of his friend Dick Bell.

So when his telephone rang that evening he did not answer it.

Then he went downstairs and instructed his mother to tell Dick, if he called, that he was out.

"Where were you last night, Art?" was the first question Dick propounded to him next morning when they met on the way to the subway station.

"That's a secret, old man," replied Arthur. "So don't ask any more questions on the subject."

"I thought we were not to have any secrets from each other?" asked Dick.

"Not as a rule. This is an exception."

"Say, did you read about the broker that was chloroformed in his office and robbed?"

"No."

"There's a column in the morning paper about it. Nobody knew anything about it for hours, though there was a meeting of the board of directors of the company which occupies the offices underneath. If that broker only had had a telegraphic attachment like ours as a precautionary arrangement, he might have sent an alarm to the people downstairs, and the rascals who committed the outrage would probably have been caught red-handed."

"That's right. We'd better add a danger signal to our code, hadn't we? Some day a crank might come into either of our offices and threaten to blow us up unless we coughed up some money. I've heard of two or three such cases. He'd probably hold us up so we could not get to the telephone, or out of the office, then how handy it would be for me to push the button on the sly, and if you were in, as you generally are now, like myself, why, you would understand we were in trouble and you could telephone for the police, while I kept the rascal waiting until the cops came to nail him."

"It would be fine if it worked out as you say."

"No harm having this signal, is there?"

"Sure not."

"But remember it must never be rung up as a joke, do you understand?"

"I understand. What shall it be?"

"It must be something short, say one continuous ring of no particular length. If you ever hear me give that kind of signal you may know there's something serious going on upstairs, and telephone for the police at once."

"All right, old man; but I guess you'll never give it. There isn't one chance in a thousand of anything happening in your place that will call for it."

"You can't tell. It's best to be on the safe side."

As it happened, it was fortunate that this arrangement was made by the two boys.

That afternoon Mr. Jepson sent Arthur to the safe deposit company to get a package of bonds out of his box.

He had to wait awhile in the reception-room, and he took up an afternoon paper he saw there to read a moment or two.

Two richly dressed ladies presently entered from the vaults and went to a small desk within earshot of him.

One had a package of papers in her hand which she began to sort over, but like a woman she kept up a conversation at the same time with her friend.

"You'd better get a block of the stock, too, Edith," she said. "I'm going to put up all of these securities as collateral for 1,000 shares. It's selling to-day at 59, but in a week from now my husband says it will go above 70."

Arthur was all ears the moment he got onto the substance of the lady's conversation.

"How do you know it will go up?" asked her friend.

"The directors of the road held a meeting in my husband's offices yesterday afternoon. They have bought the O. & G. railroad, which runs into the mining belt, and are going to consolidate it with the S. & T. My husband says there are 20,000 shares of O. & G. stock out, which must be bought in before the news gets out, and he is authorized to buy them. I'm going to try and get 1,000 shares, and then I'll make my husband take them off my hands at an advance, or I'll hold them till the rise comes. Won't that be a good joke on him?" laughed the speaker, who thought she was doing a very clever thing.

"Oh my, aren't you smart, Lydia!" exclaimed her friend, admiringly.

"Remember, this is a profound secret, Edith," said the first lady. "You mustn't say a word about what I have told you for your life. I have given you what my husband calls a tip, and such things are scarcer than hen's teeth. Draw some of your savings and go to a broker and see if he can find you some of O. & G. stock. If you can get even a hundred shares you'll be sure to make some pin-money for yourself, and that's something that's always welcome."

The speaker, having sorted and wrapped up her securities, the two ladies started to leave just as an attendant entered to escort Arthur to the vaults.

"Who is that lady in the brown silk and picture hat, do you know?" asked the boy of the attendant.

"Oh, that's Mrs. Isidore Finkelbaum, wife of the big Exchange Place broker. You know Cohen, Finkelbaum & Newburger, don't you?"

"Sure."

"Her husband is the head of the firm."

"Thanks. She's very stylish, isn't she? Got lots of money, I guess."

"I'd like to own half of what she's worth in her own right, without talking about the old man himself. They say Finkelbaum is a multi-millionaire."

"So I've heard. He's one of the directors of the S. & T. road, I've been told."

"Yes, and half a dozen or more other corporations."

Arthur got the bonds that Mr. Jepson wanted from his box and returned to the office.

"That's a first-class tip I got on to that time. Nothing like a woman for giving things away sometimes. Now the question is how am I to get hold of some of those shares? They are probably not to be easily got in open market, as there are only 20,000 out, and I guess they're held by persons likely known to Mr. Finkelbaum, who is already skirmishing around after them. It will be a great pity if I get left on this thing. Well, the only thing I see that I can do is to leave an order with Parsons & Trip to buy any part of 3,000 shares at 60, if he can get them on the market."

It was too late then to do anything, as the banks were closed for the day, so Arthur had to put the matter off until next morning.

On the way home he told Dick about the tip, saying that he had grave doubts about being able to secure the stock.

"What did you say was the name of the road?" asked his friend.

"O. & G. It's a short line, I find, running into the mining belt."

"Are you sure it's O. & G.?" asked Dick, showing some excitement.

"Positive."

"Then I know where there's 4,000 shares."

"You do?" excitedly. "Who's got them?"

"Denby, Coke & Co."

"Your firm?"

"Sure as you live. A customer of the house traded them off to-day at 59 1-8 for Denver & Rio Grande."

"And they're still in your office?"

"They were in the safe when we closed up."

"Dick, are you in with me in this deal?"

"Bet your life I am. Anything you say goes with me every time."

"You've got \$6,000, haven't you?"

"Yes, and \$800 over if anybody should ask you."

"Get your \$6,000 first thing in the morning. I'll put \$18,000 to it and give Parsons & Trip an order to buy 4,000 shares of O. & G. I'll tell them that your firm has the stock for sale. We must get in on this ahead of Finkelbaum."

Arthur's bright plan was duly carried into effect next morning, but the stock cost the upset figure of 60.

Then minutes later Isidore Finkelbaum got track of the stock and went to Denby, Coke & Co. to get it, but was told that he was just too late, as they had sold the block to Parsons & Trip.

Finkelbaum went to Parsons & Trip with an offer of 61 for the stock, and they communicated with their young customer, Arthur Forbes.

"Nay, nay, Pauline!" wrote Arthur, back. "Hold on to it till further notice."

So Parsons & Trip sent their messenger around to Cohen, Finkelbaum & Newburger with word that the shares were not for sale at that price.

Finkelbaum then raised the ante to 62, but he didn't get the stock, just the same.

Then he inquired what Parsons & Trip's customer wanted for it.

"He seems mighty anxious to get that stock, don't you thing?" said Arthur to Mr. Trip, when he stopped in at his brokers' on the way to lunch with Dick.

"He acts as though he was," admitted the junior member of the firm. "What do you want for the block?"

"I haven't decided just yet," answered the boy.

"If I was you I'd set a figure, but I don't think you'll get over 63, if you get that. The last sale on the market was 59 7-8, an eighth lower than you authorized us to pay Denby, Coke & Co. for the block. You must be working on some tip, young man."

"What makes you think so?"

"Shows itself on the face of it that you must have some inside information or you wouldn't pay more than the market price for the stock. Then there's Finkelbaum fishing for it as if that was the only block of it to be got."

"Perhaps it is," replied Arthur, with a wink. "If he wants it he's got to come down handsomely or he don't get it. I wouldn't sell it to him at 70 if he made the offer."

"The dickens you wouldn't!" almost gasped Mr. Trip.

"That's right. You can tell him that the stock isn't for sale under 70, even if he can get it at that price."

Arthur said "good-day" and left, and Mr. Trip sent an answer to Mr. Finkelbaum the purport of which rather disgusted the multi-millionaire.

CHAPTER XI.

ARTHUR PERFORMS AN HEROIC ACT.

That evening Arthur and Dick paid a visit to the Cannon Street neighborhood to see one of their old acquaintances, a young printer, who lived on the third floor of one of the tall tenements of the district.

The three boys spent a cheerful evening together, and the visitors were about to take their leave when suddenly a big hubbub arose in the building.

"What the dickens is the matter?" asked Dick, starting to his feet.

"The Mulligans upstairs are having a party to-night," grinned the printer, "and I wouldn't be surprised if it was breaking up in a row."

The boys listened and could hear a babel of sounds above, the overturning of furniture, a lot of screaming from the girls, and a yelling and tumbling down stairs of a mob in great confusion.

Then came a shrill scream of "Fire!"

The cry was taken up by others, amid a banging open of doors, more screeching and the deuce to pay generally.

"My gracious!" exclaimed Arthur. "I believe the house is on fire."

"I hope not!" cried the printer, turning pale. "There's

a young girl with a broken leg on the top floor. She'd never be able to get out."

"Why not?" asked Arthur. "She isn't alone, is she? Some of her folks will be sure to look after her."

"She and her father live in two rooms in front, and the chances are he's down at the corner gin-mill, half soaked by this time. I saw him go out just before you chaps came in."

The boys ran to the window and looked out.

A crowd was beginning to collect in the street, and everybody was looking up at the floor above.

The tenements opposite were alive with people in the windows and on the fire-escapes, all looking over, and many of the gesticulating.

The racket in the hall increased, and the cry of "Fire!" was frequently repeated, passing from lip to lip.

They ran to the door, and the odor of burning wood was plainly distinguishable, while the smoke came rolling down the stairs.

"We'd better get out while we've the chance," cried the printer, making a dash for the stairs and going down three steps at a time.

"What about that girl on the top floor?" cried Arthur, as Dick made a break for the staircase.

"If she isn't out by this time she never will be," answered Dick, excitedly. "Look at the smoke coming down. The whole floor above must be in a blaze."

A piercing scream came from far above.

"That must be her now!" cried Arthur. "We can't leave her to perish, Dick."

"What can we do?" gasped Dick, choking and coughing from the smoke that was growing denser each moment.

"We must do something, old man. Hark! Don't you hear her? My heaven, I can't leave her to perish without an effort to save her."

"You can't get up there to save your life, Art, and if you did you'd never get down again. There's the flames now all about the hall. Come on."

Arthur, however, instead of following his chum, who was already staggering half way down toward the second floor, made a rush up the smoke-covered stairway toward the blazing floor, now all alight with the fast-increasing fire.

The screams of the poor girl that came down to him with harrowing intensity, appealing to all the chivalry of his nature, urged him to attempt her rescue at the risk of his own life.

But the barrier of flame and smoke which opposed his gallant effort was too much for him, and he was forced back, half strangled and blinded.

Had he been cooler he might easily have seen that it was an utter impossibility for any one to reach the top floor by the stairs.

The smoke alone would have prevented it, but now the flames were bursting out fiercely and hungrily lapping the walls and floor of the hallway above.

With the girl's frantic screams ringing in his ears, he

made one more mad attempt to mount the stairs, but was driven down again.

"Great heaven! I can't get up there! She'll perish in the most awful of deaths! Can nothing be done to save her?"

He was now in great peril himself, for the stairs below were thick with smoke as was the passage from which he had been obliged to retreat into the room where he had spent the evening.

"Ha! The fire-escape is in front. Perhaps I can reach the top floor that way."

He ran forward, threw up the window and stepped out.

A roar from a hundred voices greeted his appearance.

He now heard the jangle of the engine bells, and, looking up the street, saw a fire engine coming full tilt down the crowded thoroughfare.

Another one swung around the corner just below.

The uproar and excitement was growing with every moment.

A score of voices roared at him to come down.

He cast his eyes upward.

The smoke was rolling in dense volumes out of the windows above, and tongues of flames darted through them.

As they cleared for a moment he saw that smoke only was filtering out of the top floor.

With the agility of a monkey, he darted up the escape.

A babel of cries went up from the street, and the tenelements around, as his foolhardy action was observed.

Nobody could understand what his object was.

As he reached the platform of the escape on the fourth floor he was fairly engulfed by the smoke and flames, and for a moment was lost sight of.

But in a moment he was seen making his way to the fifth floor.

Arriving at that platform he was seen to kick in the panes of one of the windows, unfasten the catch and lift the sash, then he disappeared inside of the building.

"He's lost!" cried fifty voices.

Arthur rushed into a back room, where he beheld a young and pretty girl beating on the bottom of the door with her hands and moaning piteously.

She had dragged herself from the bed, but could get no further.

"Save me! Oh, save me!" she cried, holding out her arms to him.

"I will," replied the boy, with heaving breast.

He grabbed up some of the bed clothes, wrapped them about her, and seizing her in his strong arms ran to the front window and stepped out on the fire-escape.

A roar like a tempest note smote on his ears as the crowd below saw him and his burden.

A score of firemen were now dashing toward the building, and they, too, saw him.

But all escape for him and the frightened girl seemed cut off by the flames pouring out through the windows of the floor below.

Wrapping one end of the blanket about the girl's head, and drawing in a long breath himself he fairly slid down

the ladder through the fire and fell in a heap on the hot platform.

Staggering to his knees he crawled to the opening, and blindly groped for the second ladder.

The onlookers believed he had been overcome, and a shudder went through a hundred frames.

At last he was seen to be working his way down through the blinding smoke to the platform he had originally left, and a cheer went up from the mob.

He reached it, stood up and leaned, panting, over the edge of the fire-escape railing.

Bracing his nerves for another effort he gained the next ladder and went down to the second floor platform with his burden and into the arms of two firemen, who had just pulled themselves up there.

The girl was taken from his arms and passed to the street, and immediately after he was lowered, limp and insensible, his face scorched and blackened, and his hands blistered and puffed up from the flames.

He did not hear the rousing cheer that greeted the successful termination of his gallant act, while he was borne, under the admiring gaze of hundreds of eyes, to a neighboring drug store, where he was followed by Dick, who pushed his way in through the crowd blocking the doorway.

CHAPTER XII.

MABEL LATIMER.

While the druggist and his assistant were bringing Arthur and the rescued girl to their senses, Dick Bell was answering questions being put to him by a reporter.

At that moment a wild-eyed man fought his way, madly, through the mob at the door and got into the store.

"My child! My poor little girl! Where is she? Don't tell me she is dead! Where is she, I say?" and he glared at an officer, who had seized and held him back, struggling like a maniac.

"Your child is all right," he said. "Be quiet."

"Let me see her!" cried the man, whose disheveled hair and bloodshot eyes too clearly showed he was but half sober at that moment.

"Father!" came a weak voice from the back room.

"You hear. She is calling me. Let me go to her. Let me go!"

The officer led him around the counter and into the small room, the shelves of which were packed with bottles, and boxes, and packages of drugs and other stuff connected with a drug store.

He dropped down beside his little girl and took her hand gently in his and began to murmur broken sentences.

"I am safe, papa," she answered him. "A brave boy carried me down the fire-escape through the flames and smoke."

"Where is the boy?" cried the wretched-looking man.

"I want to see him. I'm his friend for life."

"Sure it's a fine-looking friend you'd make," muttered the policeman, in a tone of disgust.

"The boy is outside in the store," replied the druggist.

The man got upon his feet and staggered into the store where Arthur, now entirely recovered, was giving his story to the reporter.

"You saved my child!" cried the half-drunken man, grasping his hand and squeezing it. "I may be drunk, but I'm a gentleman. A gentleman, understand? I want to thank you for saving my Mabel. I want you to understand I'm your friend—your friend for life."

"I don't want any thanks," replied Arthur. "I'm glad I got your child out. I just managed to do it by the skin of my teeth, but what's the odds so long as I did it. She's got a broken leg, I believe, and couldn't get out by herself."

"Broken leg? You're right. You're a brave boy. Young hero. Glad to know you. Name is Latimer—Ralph Latimer. What's yours?"

Arthur started at the name and looked hard at the speaker.

He never would have recognized him as the man who had called on Mr. Jepson the afternoon before.

But after a closer look he saw a certain resemblance which told him that this was the same man, indeed.

"So you are Ralph Latimer, are you?" Arthur said.

"I'm Ralph Latimer. Once a gentleman, now—well, the less said about the matter the better, but some people would call me a bum—a drunkard. But I drink no more. I'm done with it. Might have lost my little girl—my only friend, cause I was lushing at the corner instead of being at home to protect her. You saved her. You're a gentleman. What's your name?"

"My name is Forbes—Arthur Forbes."

"Your name is Forbes? Name is familiar. Knew a man by that name once. Hate to say it, but I sent him to prison—State's prison, understand? Too bad, for he wasn't—never mind. Can't interest you. You're another Forbes. Brave boy and a hero. Never forget you if I live to be hundred—never, understand?"

"I want to have a talk with you when you get sober, Mr. Latimer."

"Talk with you as long as you like. Name time and place, I'll be there. I'll be all right to-morrow. Sober as a judge, understand?"

Arthur considered how he could make the appointment.

"Where are you going to take your daughter to-night?" he asked.

"Don't know. Somebody 'round neighborhood will take her in till I can raise the money to get another place. Busted now, but know where to get wad. Regular gold mine. Don't dare refuse, or make things hot. Don't mind me," with a foolish grin. "Talking through my hat. Always do when under influence."

"Well, you go out and find a place for your daughter to stay, and my friend and I will help you move her," said Arthur.

"I'll do it. You're a gentleman. Brave boy. Owe you

for saving my Mabel. Never forget favor long as I live, understand?"

"Wait a moment," said Arthur, as Latimer started to go. "Say," to the assistant in the store, "can't you give this man something to sober him up a bit?"

"I'll give him something that'll help him, I guess," was the answer.

The clerk prepared a drink and brought it to Latimer.

"What's this?" the man asked. "Give it name."

"Never mind the name. Drink it down and it will liven you up."

Latimer looked at it suspiciously.

"It's all right," said Arthur. "It will do you good."

"All right, if you say so. Do anything for you," and he swallowed the mixture.

Then he left the store, and Arthur went back into the small room where Mabel Latimer, now quite recovered, had been asking for him.

She was a sweet-faced girl of nearly fifteen years, with hazel eyes and nut-brown hair.

There was an air of refinement about her that contrasted strangely with her lowly position in life, and she looked to be more than ordinarily intelligent.

She held out her hand to Arthur with a smile that seemed almost angelic to the boy.

"You saved my life," she said, in a low, sweet voice. "I thank you from my heart. Oh, you don't know what I suffered until you came. I thought I would be burned to death. I could only crawl as far as the closed door. I pounded and screamed, but no one seemed to hear me. I could smell the thick smoke and feel the heat of the flames in my face, and hear the crackling of the wood. It was dreadful—dreadful. I shall never, never forget it as long as I live."

"I am very glad I was at hand to render you this service," replied Arthur.

"You are so brave—so noble," she said, gratefully. "You risked your life for me when everybody else in the house ran away. You do not live there. You are nicely dressed, and so different from the people in this neighborhood. You saw the fire from the street and came up to save me, did you not? How could you know that I was lying helpless on the top floor?"

"I used to live in Cannon Street, and was visiting a friend on the third floor when the fire broke out. I heard that a girl with a broken leg was on the top floor. I heard you scream for help. I simply couldn't let you perish without making an effort in your behalf. That's all there is to it, and I hope you won't think about the matter any more."

"Oh, but I can't help thinking about it, and about you. You believe I am deeply grateful to you, don't you?" wistfully.

"Sure I do. You will oblige me by letting it go at that."

"But you will call and see me when we have a new place to live. You won't mind father. He drinks, but he is good to me. It would have killed him if I had been burned

up. He has been unfortunate. We were better off once, but since mother died everything has changed, and we have been growing poorer and poorer. You will let me see you again, won't you?"

"Certainly. And I want you to do me a favor, Miss Mabel."

"Oh, I will do anything for you!"

"Then don't let your father forget that he has promised to give me an interview. You will remind him to-morrow, for he may forget when the excitement is over. I will be around to see him to-morrow night. It is very important to me."

"I will see that he meets you if you will select a place," she said, with just a mite of wonderment in her eyes at the boy's eagerness for an appointment with her father.

"He has gone to find a place where you can be removed to temporarily. I will carry you there, and it will be there I will call to-morrow night."

"I understand," replied the girl, earnestly. "I shall be glad to see you, too."

Ralph Latimer now reappeared.

He appeared to be a good bit more sober than when he left the store.

"A family down the block will take my daughter in and keep her awhile till I can get rooms," he said. "I will carry her down there, and you must come with us, young man. I want to talk to you."

"I'll carry her for you," said Arthur. "Or would you rather your father should?" he asked, turning to the girl.

"I should like you to carry me, if you are willing. I'm afraid father is——"

"Oh, I'm all right, little one!" said Latimer. "But he can carry you, if he wants to. He won't get away, then, before I can talk with him."

"Wait for me here, Dick," said Arthur. "I will be back soon."

Wrapping the blanket well about Mabel Latimer, Arthur raised her in his arms and, preceded by her father, left the store, pushed his way through the curious throng of spectators who were watching the fire, now almost out.

CHAPTER XIII.

ARTHUR TAKES THE BULL BY THE HORNS.

The family who had agreed to shelter Mabel received her with many expressions of sympathy.

They were poor people, like the majority of those living in that district, but they were good-hearted, and were always eager to alleviate distress when it lay in their power to do so.

Arthur bade Mabel good-night, and promised to see her on the following night.

Ralph Latimer followed him to the sidewalk.

"See here, young man, you've done me a great service, and I want you to know that I'm grateful for it."

"You've already thanked me," replied the boy.

"Maybe I have; but I guess I was not myself at the time, and I don't know what I said. It won't do any harm to thank you again. I s'pose you think I'm a hard case. I don't look like a gentleman, do I?"

"Clothes doesn't always count," said Arthur, evasively.

"It isn't that. It's drink. Drink has been my curse."

"Why don't you give it up, then?"

"Why don't I fly to the moon? Because I can't. Booze has got me down, and is holding me down. I'd do anything in my power for my Mabel's sake, but to save my life I can't stop drinking. I've tried to—tried hard, but it's no go. It fetches me every time."

"Will you go to a sanitarium if I pay your way there?"

"Sanitarium! You pay my way! What do you mean? You speak as if you had money to burn. What interest can you take in a man who, even if he was once a gentleman, has now sunk so low as to have to live in the meanest apartments and slowly break his child's heart because the fiend of intemperance has fastened his clutches into him and will not let go? No, young man, I am past cure. If there was any hope or chance for me my Mabel would save me. But she can't do it. I'm cursed, and perhaps I deserve it. Suppose I told you that I swore a man's character, aye, his life, away, for the disgrace of the prison stripes I fastened upon him killed him, and that I knew at the time that this man was innocent, what would you say? That I am only reaping the seed that I sowed. You'd say that, wouldn't you?"

"You can swear that he was innocent?" cried Arthur, trembling with excitement.

Ralph Latimer seemed suddenly to recollect himself, for he paid no attention to the question, but turned the matter off with an unpleasant laugh.

Arthur, however, was aroused, and he determined to force the issue with Latimer then and there, instead of waiting till another time as he had arranged in his mind to do.

He relied upon the man's gratitude, which seemed to be sincere, to win him over.

At any rate, he thought it better to work the iron while it was hot, as the saying is.

"Look here, Mr. Latimer, you say that you're grateful to me for saving your daughter's life."

"Grateful! Young man, I couldn't tell you how grateful I am if I talked all night."

"You mean that?"

"I do mean it, as heaven is my judge. Do you doubt it?"

"I believe you, but I want you to prove it."

"You want me to prove it?" replied Latimer, slowly.

"I do. You can do me a favor——"

"I'll do any favor in my power. What is it?"

"I want you to tell me the true story of George Forbes—the man who was tried for a crime of which he was innocent, and who was convicted on your evidence."

Ralph Latimer regarded his questioner for a moment in speechless consternation.

"You want to know the story of George Forbes!" he exclaimed, hoarsely. "What do you want to learn about him? What was he to you?"

"He was my father."

"Your father!" gasped the man, fairly staggered.

"Yes, my father. Tell me the truth, I beg of you. Tell me what crime he was accused of. Why was he accused, and whether Andrew Jepson was at the bottom of the conspiracy to ruin him."

"How do you know I can tell you anything?" asked Latimer, doggedly.

"I know you can. Your own admissions to-night satisfy me that you can, if you will, clear my father's memory of the stain that rests upon it. Do this in gratitude for the peril I faced to-night in behalf of your daughter. Do it, and I will see that your future and that of your daughter is provided for."

A strange expression came over Latimer's face.

"I know more about you than you think, Mr. Latimer," continued Arthur. "I know that you were in Mr. Jepson's office in Wall Street yesterday afternoon. I know you threatened to tell all you knew about the Forbes affair—those were the words you used to him—unless he gave you \$100, and you got the money. I know that you were the chief witness against my father at the trial. I want you to tell me, his son, the whole story. A moment ago you said you were reaping the harvest of the seed you sowed. That you deserved the curse which had fallen upon you. You said, practically, that the disgrace of the prison stripes killed the man whose liberty you falsely swore away. Mr. Latimer, will you do my dead father justice?"

Ralph Latimer listened to Arthur Forbes's impassioned appeal with conflicting emotions.

He saw that he was driven into a corner.

That he had, to some extent, incriminated himself.

Besides, he owed this boy a debt of gratitude that he now had the chance to pay.

But if he made a clean breast of his guilty knowledge he would kill the golden goose that promised so much for the future.

Still this boy had said that he would take care of him and his child.

He must have money, then.

"How do you know I was at Mr. Jepson's office yesterday?" he asked, curiously.

"Because I saw you there."

"You saw me?"

"I did, and spoke to you."

A light broke in on Mr. Latimer's mind.

"I thought I had seen your face before. You were the clerk at the desk."

"I was."

"And you listened to our conversation?"

"No, I did not. But I could not help hearing a few words, for you spoke so loud that any one in the reception-room could hear you."

Latimer said nothing more for a moment or two.

He seemed to be considering.

At length he decided upon his line of action.

"Come with me," he said, grasping Arthur by the arm. "This is no place to talk confidentially."

He led the boy down a side street till they came to a vacant space that was boarded up.

There was no street lamp near, and their figures were in the shadow.

"Look here, my boy, you saved my daughter's life to-night; in return for that I'm going to tell you all you want to know."

"You shall lose nothing by it, Mr. Latimer. You will be provided for in a more honorable way than bleeding Andrew Jepson on the strength of your criminal hold upon him. I have a good deal of money for a boy of my age, and I would spend every cent of it to see justice accorded my wronged father."

"Never mind about that. I know what my Mabel would say if she knew what you have asked me to do for you. She is an angel, and I am not deserving of the love I know she bears for me—a mere wreck of a once respectable man. I'm going to tell you everything, and if you bring a charge against Andrew Jepson I'll go on the stand and swear to the truth of it, if I am sent to prison for perjury."

"I hope you will never be sent to prison by me, Mr. Latimer," replied Arthur. "For the sake of your daughter, as well as the gratitude I shall bear toward you for clearing my father's name, I will shield you from the consequences of your false swearing. Do not fear. You will be safe."

CHAPTER XIV.

THE CONFESSION OF RALPH LATIMER.

"Nine years ago your father was cashier for Cohen, Finkelbaum & Newburger, the Exchange Place brokers. You know the firm?"

"I do," replied Arthur, breathlessly.

"I was their head bookkeeper at the time, and a close friend of George Forbes, whom I always liked, because he was a good-hearted fellow, and as honest as the day is long."

"You were his friend, and yet you——"

"Betrayed him? Yes. I don't deny it. I helped to ruin him."

"Why did you do this?" regarding Latimer with a feeling of resentment.

"Why? Because I was well paid for my part in the conspiracy."

"You mean to say that you profited by my father's downfall?"

"I did. I needed the money. I was something of a high roller in those days. I had acquired expensive habits, which my salary would not cover. Besides, I had just married, and the scale on which I attempted to live got me head over heels in debt. I was being pushed to the wall by my creditors. At that unlucky time I was approached by a man, then a struggling broker, but now one of the eminent lights in the Street——"

"You mean Andrew Jepson?"

"He was the man."

"And I have looked upon him as my best friend!" cried the boy, with a shudder.

"How is that?" asked Latimer, in some surprise.

"No matter. Go on."

"I had been speculating in the market through him. My last deal had resulted disastrously, and I owed him a balance I couldn't pay. He took advantage of that fact, as well as the knowledge of my manner of living, which he had taken pains to investigate, to make me understand that I was under his thumb. That a word from him to my employers would result in my instant discharge. He had me where the hair is short, and I was at his mercy. Then he confided to me that he owed George Forbes a grudge—why, I have never known."

"But I know," broke in Arthur, impetuously.

"You do?"

"Yes. But proceed."

"It was his purpose to ruin Forbes, and he said I must help him do it. I objected, but he turned the screws on me, and then held out a golden bait to silence my scruples. To cut the matter short, I agreed to do as he wanted."

"And that was——" breathed Arthur.

"To substitute a forged bond for a genuine one in a package of securities, then go to Mr. Finkelbaum with a story which would lead to an investigation that would cause suspicion to fall on George Forbes who had charge of the signed and unsigned bonds of the new railroad company, of which Mr. Finkelbaum was the president. Copies of Mr. Finkelbaum's signature, and of the signatures of the vice-president and treasurer of the railroad company were found hidden away in Forbes's desk. I had put them there."

"You!" cried the boy, in horror.

"It was part of the evidence provided by Mr. Jepson to incriminate your father."

"Then you did not forge them yourself?"

"No. Andrew Jepson did everything in that line, for he was a clever penman. It was well that I had no hand in it, for my evidence was impeached at the trial and a dozen specimens of my handwriting was examined by an expert in the interest of the defense, in order to establish the prisoner's plea of criminal conspiracy against him. In the end I went on the stand and swore that I had seen George Forbes copying the signatures from the genuine originals. In his own defense he swore to the contrary, but the jury believed me with the evidence of the forged bond before them, and your father was convicted."

"It was infamous!" exclaimed Arthur, in a burst of indignation.

"It was, I admit," replied Ralph Latimer, with a penitent expression on his face.

"Poor father! What he must have suffered!" said the boy, in a broken voice.

"He suffered deeply, I've no doubt, but nothing to the pangs of remorse that afterward assailed me. On the night I heard of his death I walked the streets till daylight—a haunted man. Haunted by the unquenchable memory

of the Judas-like act which had brought his ruin. From that day I took to drinking deeply in an unavailable effort to escape from myself. I broke my wife's heart," a sob shook his voice, "and I have brought misery and sorrow to my only child. To-night I left her alone, helpless as she is, in the top floor of that tenement—and I have done the same, night after night—to fill my worthless carcass with liquor at a common corner gin-mill. But for you she would now be a blackened corpse, and I a wretched, broken-hearted mourner. Boy, do what you will with this confession. I am ready to put it down, with every particular, on paper and sign it before a notary. And if you prosecute Andrew Jepson, I will go before the grand jury and testify to my share in this conspiracy. I fear, though, you can do nothing unless you could discover the original bond, which I brought to him so that he could duplicate it on one of the unsigned blank bonds. It is probable that he destroyed it after he used it. I should imagine he is too artful a scoundrel to keep such a thing long in his possession. The police, of course, searched your father's home for it, and, naturally, did not find it. It's disappearance was made one of the principal features by the lawyer for the defense, but did not avail."

"What was this bond?" asked Arthur, with curious interest.

"It was bond 113, of the C. & L. B. R. R. of New Jersey."

"Mr. Latimer, I want you to write out your statement, down to the minutest particular, swear to it before a recognized notary and give it to me when I call down here to-morrow night. Will you do this?"

"I will. You will find me with my daughter, and I shall be waiting for you."

"Very well. Do you want any money?"

"No. I have fifteen or twenty dollars left of the money I got out of Jepson. I shall give that to my daughter, that I may not have the price to gratify the thirst that is forever upon me."

In the meantime, Dick Bell waited with increasing impatience at the drug store for his chum to return.

An hour passed and still there was no sign of him.

The fire was all out and the engines had gone back to their houses.

"He must have fallen into the sewer," growled the wearied boy. "This is worse than waiting for your mother-in-law to go home. Gee! It's twenty minutes past eleven. I wonder if he hasn't forgotten that he left me here. If he doesn't show up in five minutes, blamed if I don't——"

At that moment Arthur walked into the store.

"Suffering tadpoles! Where have you been all this time?" demanded Dick, with a look of virtuous indignation.

"I've been doing the business of my life," replied his friend.

"I should think you was. Why, you've been gone an hour and ten minutes."

"Well, are you ready to go home?"

"I've been ready for an hour."

"Then come along."

They left the store at a brisk walk.

"You haven't told me what detained you," asked Dick, curiously.

"I'll tell you one of these days."

"That's a polite hint that it's none of my business."

"Don't get riled, Dick. You know I'd tell you if I didn't have a good reason for keeping mum. It was simply a private family matter."

Dick was satisfied, and soon afterward they reached an underground station and took a train for the Bronx.

CHAPTER XV.

BOND 113, C. & L. B. R. R.

The efforts made by the broker employed by Mrs. Isidore Finkelbaum to purchase 1,000 shares of O. & G. on the Exchange only brought 100 to the surface, and he had to give 65 for it.

It served to draw attention to the stock, and several other brokers tried to get some of it, which resulted in uncovering a few hundred more shares at different figures, the highest being 70, under lively bidding.

Arthur had something more important to engage his attention than the fate of his latest venture, though all his money was invested in it, still he did not entirely forget his stock interests in his anxiety to right his father's good name.

Even if he had, Dick would have jostled his memory, for Dick kept a close eye on the upward flight of O. & G.

When the ticker recorded the 70 mark he congratulated himself that so far he was \$10,000 ahead on the deal.

"And just to think Art is \$30,000 to the good. I wonder when he means to close out? I must ask him when we go to lunch."

Arthur had Ralph Latimer's sworn confession locked up at home, and he spent much time considering what use he would make of it.

Although the boy endeavored to treat Andrew Jepson with the same politeness as formerly, he did not wholly succeed.

His feelings toward the man who had brought about the ruin of his dear father were bitter indeed, but he hesitated to use the evidence he had in his possession, lest it be insufficient to accomplish the object he aimed at.

"If I only knew whether that original bond of the C. & L. B. R. R. was in existence I'd move heaven and earth to get hold of it. With that in my hands I could bring Mr. Jepson to the bar of justice and clear the stain from father's name."

But the longer Arthur pondered upon the matter the slimmer grew the hope that the bond was in existence.

"There seems little doubt but that he destroyed it. A man of his character would hardly keep such an incriminating bit of evidence about when its usefulness had ceased. Still, you never can tell. The smartest criminals make mistakes that lead, sometimes, to their ultimate undoing. I'd

give every dollar I own in the world to find that bond, for without it I fear Latimer's confession will not avail me."

This was the condition of affairs when, two days later, Mr. Jepson called Arthur into his private office and asked him to help him move his desk out from the wall, as he had accidentally pushed a stock certificate behind it.

The boy obeyed the request, and when the desk had been moved he saw the certificate on the floor on the top of a layer of dust which had been accumulating for years.

"Pick it up and lay it on my desk," said his employer, walking out into the reception-room to take a look at the ticker.

Arthur picked up the certificate.

Then he noticed another document almost wholly smothered in the dust.

Wondering what it was, he picked it up and knocked the dirt from it by beating it against the back of the desk.

Opening it, he recognized the familiar appearance of a bond.

One sharp glance at the engraved name at the head of the sheet and his heart almost stood still.

It was a C. & L. B. Railroad bond.

And the number was 113.

He knelt there gazing upon the document as if fascinated and unable to stir.

How long he would have remained in this condition if his employer's voice in the reception-room had not broken the charm we cannot say, but with a start he refolded the bond in haste and thrust it into his pocket, just as Mr. Jepson re-entered his private office.

Then he sprang up, laid the certificate upon the desk and waited for the broker to give him a hand to lift the heavy desk back to its former position against the wall.

This done, he returned to his own desk in the reception-room, in a curious state of mental tumult.

He could hardly believe that the fateful bond 113 was actually in his possession, and he had to take it from his pocket and warily examined it once more before he was certain that he really had the missing link of evidence.

That night he went down to the neighborhood of Cannon Street to see Ralph Latimer and, incidentally, Mabel, between whom and himself had already grown a strong bond of sympathy and friendship.

There was not a suitable place in the tenement where Mabel was still staying for them to indulge in conversation of a confidential nature, so they went to the spot outside the boarded lot, where they had held their first interview.

Ralph Latimer was entirely ignorant of the fact that he had been shadowed by two different men in turn whenever he appeared on the street that day.

Andrew Jepson, recognizing that his blackmailer was a disagreeable as well as dangerous problem, had resolved to squelch him.

His plan was to kidnap Latimer at a suitable opportunity and sequester him in a private sanitarium for incurable drunkards, where he would be encouraged to drink himself to death and thus wind up his worthless career.

When Arthur and Latimer came out of the tenement to

seek a quiet spot to talk, they were followed down to the fence by one of the men who had been employed by the broker to watch the latter.

This person couldn't get within earshot of his quarry without being observed.

Just the same, he was eager to learn what the boy had to say to Latimer, or what Latimer had to say to the boy.

He decided to get behind the board fence, if he could, without his presence being discovered.

He accomplished this by entering one of the buildings adjoining the lot, passing through the hallway to the rear and climbing over the narrow fence.

Dropping into the vacant lot, he made his way toward the front fence and found a convenient knot-hole close to the spot where Arthur and Latimer stood.

He was thus enabled to overhear all they said.

The boy was telling his ally how he had found the long-missing bond 113, of the C. & L. B. R. R., behind Mr. Jepson's desk.

"You are quite sure it is the right bond, my lad?" cried Latimer, eagerly.

"I'm quite certain it is the one you spoke to me about. However, you can see for yourself, for I brought it with me to show you."

"Let me see it. I shall know it in a moment," exclaimed Latimer, in a tone of considerable excitement. "If it is the bond we have Jepson in our power at last, and with my assistance you can push him to the wall. He will have to answer to the charge of forgery himself, and his conviction will clear your father's memory of the stain I helped to bring upon it."

Arthur handed him the bond, which he unfolded with shaking fingers.

One swift glance over the paper, while the boy held a lighted match in his fingers to illumine the document, and Latimer was satisfied as to its identity.

"It is the bond!" he shouted, exultantly, handing it back. "Now, Andrew Jepson, look out for yourself. Wall Street will soon know you for what you are—a forger and a scoundrel."

"I shall put your sworn statement and this bond in the hands of a reputable lawyer and let him arrange for the prosecution of Mr. Jepson through the district-attorney's office."

"That will be the proper way. But be careful that you select an honest lawyer—one who won't sell you out. Remember, Andrew Jepson has money to burn now, and he'll burn it fast enough to try and save his reputation and himself from the State prison. He'd give a hundred thousand dollars to get that bond back into his hands, and there are lots of lawyers who would find it greatly to their advantage to come to a private arrangement with him."

"How could they? You don't suppose I would stand for any funny business, do you?" cried Arthur, energetically.

"What could you do if the bond happened to be reported as mislaid? The blame would probably be saddled on a clerk—possibly a confidential one, who would receive a

slice of the boodle and then be quietly shipped off to Europe for a year or two until the trouble blew over. You could make trouble for Jepson, of course. The charge would be ventilated in the press, but Jepson would deny and pooh-pooh it, and his money and reputation would save him as the incriminating bond could not be produced against him. Take my advice. Keep that document under lock and key at your home till you have looked over the field and selected your lawyer. There is no need of undue haste. Mr. Jepson doesn't know what is hanging over him so you have no cause to fear him. Go slow and make sure of your game."

"I will act on your advice. I have a safe at home to which I and my mother each have a key. Your confession is there. I will place this bond with it as soon as I get home."

"Do so. When shall I see you again?"

"I can't say now but I am pretty sure to call Sunday afternoon, as I promised Mabel I would see her then. If you get rooms before Sunday, send a letter to me at the office, enclosing your new address."

They walked back to the tenement and shortly separated.

CHAPTER XVI.

AT MR. JEPSON'S MERCY.

At eleven o'clock next morning a smoothly shaven man of fifty called at Mr. Jepson's office and asked to see the broker.

He handed the office boy a card, and while he was waiting to be admitted to the private office, Arthur noticed him, and judged he must be a new customer, or some outside acquaintance of his employer's, for he had not seen him at the office before.

The visitor was shown into the sanctum and the door closed behind him.

He remained there some little time, and several of the regular customers were compelled to cool their heels in the reception-room before he came out and went away.

"His business must have been important," thought Arthur, as he followed the stranger to the door with his eyes.

It was, indeed, of the greatest importance—to Mr. Jepson.

The caller was none other than the man who had followed Latimer and Arthur when they left the tenement together the preceding evening, and had afterwards played the part of eavesdropper behind the fence, drinking in every word of their conversation.

He had an excellent memory, that was part of his business, and he reported to the astonished and dumfounded broker that morning all that had passed between his clerk and the man he and his associate had been employed to shadow.

Mr. Jepson was certainly staggered to learn that Arthur Forbes was hot on his trail, and had at last, in the most

remarkable manner, obtained the necessary evidence to bring him to justice.

But if Arthur was the foxiest boy in the Street, Mr. Jepson was equally foxy as a man.

He had the advantage, too, inasmuch as he was now aware of what he was up against, and like a wise general and strategist, he proceeded to plan the discomfiture of his young antagonist.

There was nothing in Mr. Jepson's manner the rest of the day in his intercourse with his clerk that gave rise to the faintest suspicion in Arthur's mind that anything was wrong.

If anything, Mr. Jepson was even more suave and friendly toward Arthur than ever.

The broker usually went home at about three o'clock.

This particular afternoon found him apparently very busy at that hour.

Four o'clock came and Arthur got ready to leave for the day.

Mr. Jepson, however, came out of his office and said he would probably need his services until five.

Of course, that was equivalent to a command to remain, and he did so.

He signalled Dick by pushing his button, and in a few minutes his chum, ready to go home himself, came up to see him.

"I've got to stay an hour, if not longer," said Arthur, "so you'd better go home by yourself."

"No," replied Dick, "I'll wait for you. I've got an interesting book down in the office I picked up second-hand to-day, and I'm just stuck on reading it. It'll keep me interested till you're ready to go. Ring me up as soon as you are done work, and I'll meet you in the corridor below."

"All right," replied Arthur, and Dick returned to his office, and was soon deeply absorbed in the adventures of three boys who had been wrecked, Robinson Crusoe fashion, on an uninhabited island.

An hour and a half passed away unheeded by him; the janitor came in, swept and dusted, and went off again, and he had reached an exciting part of the story when suddenly from under his desk came a long, continuous ring of his electric bell—the danger signal.

Dick jumped to his feet as if some one had smote him an unexpected blow.

His book fell to the floor and he stood for an instant as if by some enchantment he had been transformed into a graven image.

Again came that long ring, more sonorous and insistent than before—like a cry for help from his comrade.

"My heaven! That's our danger signal, sure enough. There's something wrong upstairs. Arthur said he never would give it except in a case of dire emergency. I'll telephone the police to come here at once.

He rushed to the instrument and was soon in communication with the Old Slip station.

In the meantime, let us go back a little while.

At five o'clock, when all but Arthur and Mr. Jepson were gone, the janitor came in to clean up.

Mr. Jepson heard him enter and headed him off.

"We shall be busy here till after six," he told the man, slipping half a dollar into his hand.

"Thank you, sir. I'll let the place go until morning," replied the janitor, who then went on upstairs.

Ten minutes later the door opened and admitted the smooth-faced caller of the morning.

He was accompanied by a companion, who sported a moustache, and they went right into the private office, carefully closing the door behind them.

Five minutes more passed away, then the door of the private office opened and the two men, followed by Mr. Jepson, came into the reception-room.

One of the visitors went to the door as if about to go, but he didn't.

He simply turned the key in the lock and then came toward Arthur's desk.

Before the boy realized that anything out of the ordinary was on the tapis, the two men seized him and proceeded, in spite of his struggles, to bind him to his chair, while Mr. Jepson threw a folded towel about his mouth and chin, and thus cut off any chance of his calling for help.

His right arm was left unfettered for reasons that soon transpired, and the clear-headed boy, through whose brain thought flew with lightning-like rapidity, took advantage of the fact to push the electric button concealed under his desk and give the danger signal to his chum in the office below.

The action passed unnoticed, for Mr. Jepson had no knowledge of the contrivance the boys had arranged to establish communication between themselves.

Mr. Jepson now spoke.

"Arthur, I'm sorry to have to use you in this manner, but you know that self-preservation is the first law of nature. You have obtained possession of a document in this office which concerns me greatly. I must get it back. You know what that document is, and I propose to make you give it up, or matters will take a painful and unpleasant course with you."

He spoke sternly, and Arthur, recognizing the gravity of his position, managed to send in his second call for help to the office underneath.

"You are a smart boy, Arthur, a very smart boy, but you failed to measure well the man you are up against. Your object is most praiseworthy—you wish to remove the stain from your father's name. It would meet my unqualified approval, but for the fact that the evidence you propose to use toward this end is dangerous to me. I expect to marry your mother inside of fifteen days—I hold her written promise to become Mrs. Jepson within six months from date, and the six months are now almost expired. It would be cruel of you to spoil the purpose of my life, for I've set my heart on marrying your mother, and I don't propose to be balked, especially now at the eleventh hour. Therefore, my dear boy, I want you to sign this paper, authorizing your mother to go to the house safe where the two documents are deposited, get them out and deliver them to the bearer of this order. It is a mere stroke of the pen, and when the papers are in my hands

you will be relieved from all further inconvenience," and Mr. Jepson laid the order he had written down on the desk before Arthur, and, leaning forward, took up a penholder, dipped the nib in the ink bottle and held it toward his helpless prisoner.

CHAPTER XVII.

CONCLUSION.

Mr. Jepson had spoken very *suavely*, for he felt that he was master of the situation.

He did not tell Arthur, however, what would happen after he got the papers.

He simply gave the boy the impression that he would be permitted to go free.

But such was not the broker's intention.

He was no such fool.

His purpose was to drug the boy, have him taken away to a certain sanitarium where he would be kept a close prisoner until after Mr. Jepson had married Mrs. Forbes, while in the meantime he would quiet the little widow by telling her that he had sent her son away on an important mission, which would detain him maybe a month.

Mr. Jepson calculated that as soon as he was the widow's husband, Arthur, with the knowledge that his sole piece of evidence had been destroyed, would, for his mother's sake, refrain from making any useless trouble, after which the broker hoped to conciliate him by sending him to college and allowing him a liberal income.

It was a neat bit of scheming, but it was destined to fail, as it deserved to.

"Now, Arthur, I beg you to sign," continued Mr. Jepson.

Arthur, however, was in no hurry to do so.

To sign that order on his mother, who he knew would comply at once with its requirements, meant the death-blow to his cherished plans.

He must play for delay.

Mr. Jepson, however, was in no humor to waste time over this thing.

Delay was dangerous, and he wasn't taking any more chances than he could help.

"Arthur, do not think that I am to be trifled with. I hate to use harsh means with you, but unless you instantly sign that paper I must proceed to use physical persuasion of an unpleasant nature."

Holding back the boy's head, he twisted a part of the towel about Arthur's neck in such a way that by giving it an additional turn a suffocating pressure would be brought to bear on his windpipe.

As an indication of what the lad might expect, he gave the towel a turn, and Arthur, in a moment, began to gasp for breath.

Having illustrated his purpose, the broker let up on his victim.

Arthur felt that he would have to give in or be half strangled.

If his chum had understood his signal and sent for the police, help would arrive too late.

"Sign!" demanded Mr. Jepson, holding the penholder toward the boy. "Sign, or——"

He got no further, for at that moment a key rattled in the lock, the door was suddenly slammed open, and Dick Bell, followed by two policemen, entered the room.

Mr. Jepson and his two associates were taken completely by surprise, and before they recovered their presence of mind they were in the hands of the officers, backed up by the janitor and Dick.

Of course, Mr. Jepson attempted to throw a bluff, but it didn't go for a cent, for when Arthur was released from his bonds he ordered the officers to take the three prisoners to the station.

He and Dick went along as a matter of course, and on their arrival at the station Arthur made a formal charge against his employer, and against the other two men as accessories.

The boy also intimated that he had a more serious charge yet to bring against the broker—the charge of forgery, and subsequently he made a full statement to the reporters of the morning papers who visited him that evening at his home.

The result was that Wall Street had a big sensation to digest next morning.

At the examination of the prisoners at the Tombs, Arthur furnished evidence enough to cause Mr. Jepson to be held for the grand jury.

The broker's lawyer produced the necessary bonds to secure his client's release, but Mr. Jepson did not return to Wall Street.

Arthur Forbes did, however, but not to his desk in Mr. Jepson's office.

He was done with that place forever, just as his dear mother was forever relieved of the cruel necessity of becoming the wife of a man for whom she had entertained but ordinary respect, and certainly no love.

Arthur Forbes was the most-talked-of boy in the Street for many days thereafter.

He was spoken to by men who had never before thought him worthy of their notice.

Before the end of the week he made an offer of the block of 4,000 shares of O. & G. stock, through his brokers, to Mr. Finkelbaum.

He asked \$80 a share for it, and after some demur on the big broker's part the deal was closed at that figure.

After the settlement had been made and the check was in Arthur's hands, he and Dick squared up.

Arthur's profits were \$60,000 and Dick's \$20,000.

The day that Arthur went before the grand jury to testify against Mr. Jepson, he and Dick entered into articles of co-partnership as Wall Street brokers.

Mr. Jepson was never brought to trial.

He committed suicide when he realized that his conviction was inevitable.

It was found, when his will was read, that he had left Mrs. Jessie Forbes the bulk of his property "as a partial atonement for the wrong he had done her husband and the consequent privation and trouble she had suffered for years in consequence."

He also left to Arthur, for whom he expressed great admiration, a written acknowledgment of his guilt in the Forbes affair, completely exonerating the memory of the unfortunate victim of his perfidy—George Forbes.

Arthur persuaded Ralph Latimer to go to a sanitarium for the cure of drunkards, and while he remained there Mabel became an inmate of the Forbes home.

Eventually, Latimer overcame his thirst for liquor, and went to work for Forbes & Bell, stock brokers, as their bookkeeper and adviser.

One night there was a wedding at the Forbes home, the contracting parties being Arthur Forbes and Mabel Latimer, and so to their new-found happiness we leave them, believing Mabel will never regret having married the FOX-
IEST BOY IN WALL STREET.

THE END.

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